









सत्यमेव जयते

# **REPORT**

**ON**

## **FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS 1958-59**

**DELHI**

**1965**

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## P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2 Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Delhi centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on S/Shri J. N. Sharma and B. P. Guha, Research Officers, under the guidance

and supervision of S/Shri L. R. Varma and A. Basu, Deputy Directors. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL  
*Director*

LABOUR BUREAU,  
KENNEDY HOUSE, SIMLA-4,  
*Dated the 27th July, 1964.*

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**PART I**  
**(FAMILY BUDGET)**

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## **PART I (FAMILY BUDGET)**

### **CHAPTER 1**

#### **SCOPE AND METHOD OF THE SURVEY**

##### **1.1 *Family living study***

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1964\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;

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\*Report on International Definition and Measurement of Standards and Levels of Living (U.N.) 1964.

- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Delhi, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

## 1.2 *Description of the survey*

The last family budget survey in Delhi was conducted during 1943-44\*. The present survey in Delhi was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Delhi centre presented in this Report.

### 1.21 *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

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\*Report on an Enquiry into Family Budgets of workers in Delhi, 1943-44.

† A list of 50 centres is given in Appendix I.

### 1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Delhi which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23 *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations—both official and non-official, municipalities or corporations and other knowledgeable authorities—during a preliminary survey conducted in December, 1957—February, 1958. At the Delhi centre, the following localities were selected for the purpose of the survey:

- (i) Wards 12, 13, 14, 16 and 20 of Delhi,
- (ii) Ward 6 of New Delhi,
- (iii) Villages Tahirpur and Gokalpur, and
- (iv) Ward 1 of Sahadara Municipality.

### 1.24 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods

depended upon operational convenience. Thus at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Delhi centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Delhi was 720 families to be canvassed for Schedule 'A' and 240 for Schedule 'B'. The number of schedules finally collected and tabulated was, 743 for Schedule 'A' and 240 for Schedule 'B'. In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left-out families. Other details of the families were not checked, thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for Schedule 'A'.

The two samples drawn for Schedules A and B were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the working class localities were divided into well defined blocks, each having a population of about 200 to 300 families and 4 independent simple systematic samples of 36 blocks (or villages) each were selected. Within each sample, the blocks were grouped systematically into clusters of 3 each before allotting to the months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month for enquiry by a random process. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to State of origin of the majority of families in the cluster, were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on Level of Living) and the remaining three for Schedule 'A' (Family Budget).

### *1.25 Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Delhi centre was August, 1958 to August, 1959.

### 1.26 *Method of Survey*

The 'Interview Method' was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

### 1.27 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A' (relating to income and expenditure). The detailed itemised break down of consumption and expenditure in many of the blocks, e.g., 'Clothing, Medical care, Personal care, Education and reading, Recreation and amusements, Transport and communication, Subscription, Personal effects, Taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

In some cases due to unavoidable practical difficulties, such as an Investigator resigning and no substitute being appointed immediately to take his place or due to excessive time taken in listing (this happened in the beginning of the survey), the field work could not be carried out according to schedule and this resulted in overflow of work from one month to another and sometimes in casualties. Therefore, the uniform distribution of schedules collected with different reference months could not be strictly maintained. For example, at Delhi centre, less schedules were collected with reference to the months of August and September, 1958 and the shortfall was to some extent covered by collecting extra schedules with reference to the month of October, 1958.



## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1 *Introductory*

Delhi is the capital of India and is an important industrial and commercial centre. It is situated between 28°25' and 28°53' North and 76°90' and 77°20' East and covers an area of 1,497 square kilometers.

#### 2.2 *Population*

With a population of 26.6 lakhs, Delhi\* is the third largest city in the country. The population of Delhi (State) has registered a rapid increase especially during the four decades ending 1961. The following table shows the growth of population in Delhi from 1901 onwards: —

TABLE 2.1

Year	Population†						Decennial percentage increase
1901	..	..	..	..	..	..	467,813
1911	..	..	..	..	..	..	11,291
1921	..	..	..	..	..	..	488,752
1931	..	..	..	..	..	..	637,246
1941	..	..	..	..	..	..	917,939
1951	..	..	..	..	..	..	1,744,072
1961	..	..	..	..	..	..	2,658,612

#### 2.3 *Working class areas*

The working class population at Delhi was reported to be concentrated in the following areas:

- I. Subzimandi,
- II. Bara hindu rao, and
- III. Shahdara.

With the coming into being of Okhala Industrial Estate and development of Najafgarh Road as factory centres, new labour colonies are likely to spring up in these areas in future.

#### 2.4 *Working class markets*

The markets patronised predominantly by the working class population in Delhi are:

- I. Subzimandi,
- II. Bara hindu rao, and
- III. Shahdara.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Delhi centre.

\*Includes Delhi Municipal Corporation Urban (2,061,758), Delhi Municipal Corporation Rural (299,204), New Delhi (261,545), and Delhi Cantonment (36,105).

†Census of India—1961, Paper No. I, 1962.

## 2.5 General characteristics of working class population - survey results

### 2.51 Industries

According to the survey the estimated number of working class families (as defined for the purpose of the survey) in Delhi was about 9.8 thousand. The estimated number of employees in these families was about 11\*\* thousand. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7 average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills .. ..	98.97	1.03	..	100.00	6,249	113.49	480
Cotton textile-rost .. ..	99.16	0.84	..	100.00	761	123.52	46
Printing and publishing .. ..	100.00	..	..	100.00	428	138.53	49
Basic metal and their products except machinery and transport equipment .. ..	100.00	..	..	100.00	1,162	68.42	66
Manufacture of wagons, coaches, tramways and other rail road equipments .. ..	100.00	..	..	100.00	81	107.27	14
Others .. ..	95.41	2.63	1.96	100.00	2,660	80.84	206
All .. ..	98.30	1.24	0.46	100.00	11,341	102.67	861
Number of employees (unestimated)* .. ..	844	12	5	861	..	..	..

\*Unestimated figures stand for sample totals and estimated figure are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

\*\*While comparing this figure with factory returns figure of 57,000 workers employed in registered factories in 1957 in the Union Territory of Delhi, the following points may be borne in mind—

- The present Survey covered only predominantly working class localities and not the entire Union Territory of Delhi.
- Even in predominantly working class localities only those families which, according to Survey definition, were working class families, that is those which derived 50% or more of the total income through manual work in registered factories in the calendar month preceding the date of initial contact with the family, were covered during the Survey. These formed roughly 50% of the total families residing in these areas. Hence, the estimated number of factory workers thrown up by the Survey excluded the factory workers belonging to the other 50% of the households which were not working class households.
- Since the tenement sampling method was followed for the Survey, those scattered areas of Delhi containing relatively meagre proportion of the working class population were excluded.
- Some of the workers employed in the factories situated in the Union Territory of Delhi would be residing outside Delhi and were not, therefore, covered during the Survey.
- Supervisory and clerical workers, not being manual workers, were not covered during the Survey although they would come under the definition of factory workers under the Factories Act.

Of the total employees, about 62 per cent. were employed in cotton spinning and weaving and cotton textiles. The proportion of children (upto the age of 14 years) was quite small.

The average monthly income per employee was Rs. 102.67 for all industries, the highest (Rs. 138.53) being in printing and publishing group of industries.

### 2.52 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults-children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	100.00	..	..	100.00	792	101.29	73
Drawers and weavers ..	98.07	1.93	..	100.00	2,242	123.21	181
Spinners, weavers, knitters, dyers and related workers-rest .. ..	99.07	0.93	..	100.00	2,967	106.74	186
Furnacemen, rollers, moulders, drawers and related metal making and treating workers	100.00	..	..	100.00	647	58.78	38
Tool makers, machinists, plumbers, welders, platers and related workers .. ..	100.00	..	..	100.00	1,213	124.38	94
Compositors, printers, engravers, book binders and related workers .. ..	100.00	..	..	100.00	428	132.66	47
Labourers not elsewhere classified .. ..	97.58	2.42	..	100.00	1,560	71.21	101
Rest .. ..	91.00	3.82	5.18	100.00	1,492	90.11	141
All occupations .. ..	98.30	1.24	0.46	100.00	11,341	102.67	861
Total (unestimated) ..	844	12	5	861	..	..	..

A majority (53 per cent.) of the employees were employed in textile occupations, e.g., drawers and weavers, spinners, piecers and winders, and spinners, weavers, knitters dyers and related workers-rest.

The average monthly income from paid employment per employee in case of compositors, printers, engravers, book binders and related workers; tool makers, machinists, plumbers, welders, platers and related workers; drawers and weavers, and spinners, weavers, knitters, dyers and related workers was higher than the overall average for all occupations.

The lowest paid were the furnacemen, rollers, moulders, drawers and related workers whose average income from paid employment was Rs. 58.78 per month. The average income of labourers per head was Rs. 71.21 per month.

### 2.53 Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked.*

Number of days worked during the last month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	..	0.64	11.05	4.18	0.45	43
1-7	..	1.01	1.89	1.31	0.95	10
8-15	..	6.05	10.87	7.69	7.35	58
16-19	..	6.69	5.23	6.19	6.55	55
20-23	..	25.44	21.65	24.15	24.11	200
24-27	..	58.43	48.14	54.93	58.30	482
28-31	..	1.74	1.17	1.55	2.29	13
Total	..	100.00	100.00	100.00	100.00	861
Percentage to total	..	65.98	34.02	100.00	34.03	65.97
Number of employees (unestimated)	..	586	275	861	334	527

Of the total employees, about 66 per cent. were regular and the remaining 34 per cent. were casual\*. A large majority (about 66 per cent.) of employees were not settled at the centre.

### 2.54 Family income

The average monthly income per family of the population surveyed was Rs. 123.69. The estimated distribution of families in different income classes is given in table 2.5.

TABLE 2.5

*Distribution of families by monthly family income*

Monthly family income class	Percentage of families to total
1	2
Less than Rs. 30	1.74
Rs. 30 but less than Rs. 60	11.70
Rs. 60 but less than Rs. 90	14.15
Rs. 90 but less than Rs. 120	35.48
Rs. 120 but less than Rs. 150	15.65
Rs. 150 but less than Rs. 210	11.68
Rs. 210 and above	9.60
Total	100.00

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term casual was used in a more restricted sense.

The model family income group was from 'Rs. 90 to less than Rs. 120.' Only about 13 per cent. of the families had income of less than Rs. 60 per month.

### 2.55 Family size

The average size of the family was 3.46 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

#### *Distribution of families by family size*

Family size (Number of members)								Percentage of families to total
One	..	..	..	..	..	..	..	37·15
Two and three	..	..	..	..	..	..	..	18·92
Four and five	..	..	..	..	..	..	..	20·90
Six and seven	..	..	..	..	..	..	..	16·00
Above seven	..	..	..	..	..	..	..	7·03
Total								100·00

A large proportion (37 per cent.) of families consisted of one member only, i.e., workers living singly.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1 Introductory

Some general details of the working class population in Delhi have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Delhi, as revealed by the survey, is presented below.

#### 3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percent- age distri- bution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	776	36.05	42.84	20.36	0.64	0.11	..	..	100.00	27.60
Married ..	774	..	0.90	58.31	35.07	3.04	1.51	1.17	100.00	29.98
Widowed ..	54	..	..	12.57	60.86	3.61	2.70	20.26	100.00	2.12
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	1,604	16.69	20.28	39.12	20.04	1.71	0.85	1.31	100.00	59.76
<i>Women</i>										
Unmarried ..	545	39.87	54.73	5.40	..	..	..	..	100.00	19.28
Married ..	527	0.41	1.23	66.74	27.24	1.70	1.58	1.10	100.00	19.05
Widowed ..	50	..	..	0.51	40.10	7.76	13.59	38.04	100.00	1.89
Divorced ..	1	..	..	100.00	..	..	..	..	100.00	0.02
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	1,129	19.30	26.80	34.27	14.78	1.17	1.38	2.30	100.00	40.24
Total ..	2,733	17.74	22.90	37.17	17.92	1.49	1.07	1.71	100.00	100.00
Number of members (unestimated) ..	..	503	654	970	494	36	31	45	2,733	..

Taking all the members living with the families at the centre about 60 per cent. were men and 40 per cent. women. Children of 14 years of age or below constituted about 41 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age group 15 to 54, about 64 per cent. were men and 36 per cent. women. In this age-group among men, about 16 per cent. were unmarried, about 79 per cent. married and the rest were widowers. Among women in the same age-group, about 5 per cent. were unmarried, 91 per cent. married and the rest widows and divorced.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family					Religion		
					Hinduism	Rest	All
1					2	3	4
One	..	..	..	..	37.13	37.68	37.15
Two and three	..	..	..	..	18.45	30.38	18.92
Four and five	..	..	..	..	21.62	2.99	20.90
Six and seven	..	..	..	..	15.48	28.95	16.00
Above seven	..	..	..	..	7.32	..	7.03
Total					100.00	100.00	100.00
Percentage of families to total	..	..	..	..	96.11	3.89	100.00
Average size of the family	..	..	..	..	3.47	3.02	3.46
Average number of children per family	..	..	..	..	1.42	1.01	1.41

### 3.4 Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3  
*Percentage distribution of families by mother-tongue and size*

Size of family					Mother-tongue			
					Hindi	Punjabi	Rest	All
1					2	3	4	5
One	..	..	..	..	37.22	29.12	43.27	37.15
Two and three	..	..	..	..	18.76	33.92	7.65	18.92
Four and five	..	..	..	..	20.75	22.09	21.80	20.90
Six and seven	..	..	..	..	15.95	11.81	20.49	16.00
Above seven	..	..	..	..	7.32	3.06	6.79	7.03
Total					100.00	100.00	100.00	100.00
Percentage of families to total	..	..	..	..	87.12	6.04	6.84	100.00
Average size of the family	..	..	..	..	3.48	3.12	3.40	3.46
Average number of children per family	..	..	..	..	1.45	1.03	1.15	1.41

Hindi-speaking families formed about 87 per cent. of the total, Punjabi-speaking about 6 per cent., and the rest spoke other languages.

### 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in Table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)							
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary ..	..	..	..	0.42	..	..	1.42	0.40
No education ..	..	100.00	100.00	99.58	100.00	100.00	98.58	99.60
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate ..	57.33	65.47	52.75	57.15	50.64	42.70	41.49	51.13
Below primary ..	22.52	11.50	16.54	21.62	25.51	20.83	20.95	21.11
Primary ..	8.78	12.24	22.28	14.55	13.11	22.23	20.43	16.99
Middle ..	11.37	7.52	6.51	5.70	8.15	11.83	9.32	7.90
Matriculate ..	..	3.27	1.92	0.71	2.28	2.41	5.45	2.29
Others ..	..	..	..	0.27	0.31	..	2.36	0.58
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Only a negligible percentage of children aged less than 5 years had started receiving education. The percentage of illiterate members seemed to decline with higher income classes whereas the percentage of members having middle or higher standards of education was, generally, higher in higher income classes.

### 3.6 Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented below in tables 3.5 and 3.6.

\*The sign "<" in this and subsequent tables denotes 'less than.'



TABLE 3.5

*Total number of births during the year by (i) type of birth and (ii) age of mother*

Item								Total number of births
1								2
<i>Type of birth</i>								
Abortion	..	..	..	..	..	..	..	79
Still-birth	..	..	..	..	..	..	..	32
Live-birth	..	..	..	..	..	..	..	1,199
Total-births								1,310
Live-births per 100 members								3.53
<i>Age of mother</i>								
Below 15 years	..	..	..	..	..	..	..	..
15—24 years	..	..	..	..	..	..	..	583
25—34 years	..	..	..	..	..	..	..	623
35—44 years	..	..	..	..	..	..	..	104
45 and above	..	..	..	..	..	..	..	..
Total								1,310

TABLE 3.6

*Total number of deaths during the year by (i) sex (ii) age, (iii) cause of death*

Item								Total number of deaths
1								2
<i>Sex</i>								
Male	..	..	..	..	..	..	..	107
Female	..	..	..	..	..	..	..	126
Total								233
<i>Age</i>								
Below 15 years	..	..	..	..	..	..	..	210
15—34 years	..	..	..	..	..	..	..	..
35—54 years	..	..	..	..	..	..	..	..
55—64 years	..	..	..	..	..	..	..	10
65 and above	..	..	..	..	..	..	..	13
Total								233
<i>Cause of death</i>								
Group (a)	..	..	..	..	..	..	..	7
Group (b)	..	..	..	..	..	..	..	26
Group (c)	..	..	..	..	..	..	..	100
Group (d)	..	..	..	..	..	..	..	..
Group (e)	..	..	..	..	..	..	..	..
Group (f)	..	..	..	..	..	..	..	..
Group (g)	..	..	..	..	..	..	..	20
Group (h)	..	..	..	..	..	..	..	80
Total deaths								233
Total deaths per 100 members								0.69

Group: (a) fevers; (b) small pox, plague and cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets and mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide and non-industrial accidents; (f) old age; (g) other causes diagnosed and (h) other causes undiagnosed.

Total live-births per 100 members worked out to 3.53 in a year and total deaths per 100 members came to 0.69 in a year taking all families into account, i.e. both single member families and multiple member families.

### 3.7 Distribution of family-members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Male</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	834	..	0.32	59.80	36.13	2.53	0.96	0.26	100.00	32.26
Apprentice ..	15	..	7.57	78.95	9.28	2.10	2.10	..	100.00	0.67
Self-employed ..	8	..	14.38	67.27	18.35	..	..	..	100.00	0.22
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	14	..	..	100.00	..	..	..	..	100.00	0.39
Not in labour force	733	38.01	45.49	11.48	0.94	0.73	0.71	2.64	100.00	26.22
Sub-total ..	1,604	16.69	20.28	39.12	20.04	1.71	0.85	1.31	100.00	59.76
<b>Female</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	12	..	..	36.41	63.59	..	..	..	100.00	0.41
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	14	..	..	26.17	67.66	..	6.17	..	100.00	0.50
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	..	..	..	..	..	..	..	..	..	..
Not in labour force	1,103	19.63	27.53	34.30	13.64	1.20	1.34	2.36	100.00	39.33
Sub-total ..	1,129	19.30	26.80	34.27	14.78	1.17	1.38	2.30	100.00	40.24
Total ..	2,733	17.74	22.90	37.17	17.92	1.49	1.07	1.71	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Delhi comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 34 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.8 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below :

TABLE 3.8

#### Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	817	..	..	59.28	36.90	2.52	1.03	0.27	100.00	31.82
Female ..	12	..	..	33.23	59.98	..	6.79	..	100.00	0.48
Sub-total ..	829	..	..	58.90	37.24	2.49	1.11	0.26	100.00	32.30
<b>Earning dependants</b>										
Male ..	38	..	12.24	85.61	..	2.15	..	..	100.00	1.41
Female ..	14	..	..	28.37	71.63	..	..	..	100.00	0.46
Sub-total ..	52	..	9.23	71.51	17.64	1.62	..	..	100.00	1.87
<b>Non-earning dependants</b>										
Male ..	749	36.89	44.96	12.93	1.17	0.72	0.71	2.62	100.00	26.53
Female ..	1,103	19.71	27.44	34.37	13.59	1.20	1.34	2.35	100.00	39.30
Sub-total ..	1,852	26.63	34.50	25.73	8.58	1.62	1.08	2.46	100.00	65.83
Total ..	2,733	17.74	22.90	37.17	17.92	1.49	1.07	1.71	100.00	100.00
Number of members (unestimated)	..	503	654	970	494	36	31	45	2,733	..

Earners and earning dependants constituted about 34 per cent. of the total; 33 per cent. being males and the remaining about 1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years, though a small proportion of children also came in this category. The non-earning dependants, who consisted mainly of children and females doing house-hold work, accounted for 66 per cent.

### 3.9 *Family size, composition, economic status and earning strength by income*

#### 3.91 *Analysis by family income*

For the purpose of analysis, the families have been classified into seven monthly family income groups and five family size groups. It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusions on the basis of the figures given under this group in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One .. ..	80.96	85.76	62.29	32.19	21.34	17.00	1.52	37.15
Two and three ..	9.24	6.58	16.63	21.10	23.09	21.81	20.71	18.92
Four and five ..	..	6.72	15.72	22.83	28.91	27.86	20.92	20.90
Six and seven ..	9.80	..	5.36	20.15	21.01	20.74	23.10	16.00
Above seven ..	..	0.94	..	3.73	5.65	12.59	33.75	7.03
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00
Number of families (unestimated) ..	8	73	108	265	123	88	78	743

Family income, on the whole, tended to increase with the size of the family, and in higher income classes there was a large percentage of large sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	1.00	0.99	1.03	0.99	1.01	1.27	1.61	1.09
Adult female ..	..	0.01	..	0.01	0.01	0.05	0.03	0.02
Children male ..	..	..	..	0.02	..	..	0.01	0.01
Children female ..	..	..	..	..	..	..	0.01	0.00
All earners ..	1.00	1.00	1.03	1.02	1.02	1.32	1.66	1.12
<i>Earning dependants</i>								
Adult male ..	..	..	..	0.05	0.09	0.05	0.07	0.04
Adult female ..	..	0.02	..	0.02	0.03	..	0.02	0.02
Children male ..	..	..	..	..	0.02	0.01	..	0.01
Children female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0.02	..	0.07	0.14	0.06	0.09	0.07
<i>Non-earning dependants</i>								
Adult male ..	0.19	0.01	0.10	0.14	0.14	0.35	0.36	0.17
Adult female ..	0.09	0.12	0.40	0.69	0.84	1.07	1.48	0.71
Children male ..	0.29	0.12	0.25	0.86	0.94	0.93	1.42	0.75
Children female ..	0.10	0.12	0.24	0.69	0.81	0.77	1.32	0.64
All non-earning dependants ..	0.67	0.37	0.99	2.38	2.73	3.12	4.58	2.27
<i>All</i>								
Adult male ..	1.19	1.00	1.13	1.18	1.24	1.67	2.04	1.30
Adult female ..	0.09	0.15	0.40	0.72	0.88	1.12	1.53	0.75
Children male ..	0.29	0.12	0.25	0.88	0.96	0.94	1.43	0.77
Children female ..	0.10	0.12	0.24	0.69	0.81	0.77	1.33	0.64
All members ..	1.67	1.39	2.02	3.47	3.89	4.50	6.33	3.46
<i>Number of members (unestimated)</i>								
..	15	104	243	930	509	416	516	2,733

The average number of members per family was 3.46. Of these, 1.12 were earners, 0.07 earning dependants and 2.27 non-earning dependants. The proportion of earners to the total members decreased with an increase

in the level of income upto the income-class 'Rs. 120 to less than Rs. 150' and remained more or less steady thereafter.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150 <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	99.05	96.37	92.79	85.94	67.91	44.45	85.54
One earner and one or more earning depen- dants ..	..	0.95	0.18	6.30	11.74	2.99	9.03	5.43
Two earners ..	..	..	3.45	0.91	2.32	24.59	30.72	6.99
Two earners and one or more earning depen- dants ..	..	..	..	..	..	1.10	1.05	0.23
Three earners ..	..	..	..	..	..	3.41	13.63	1.71
Three earners and one or more earning depen- dants ..	..	..	..	..	..	..	..	..
More than three ear- ners with or without earning dependants ..	..	..	..	..	..	..	1.12	0.10
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, those having one earner were in a large majority, being about 86 per cent. of the total. The percentage of families having more than two earners was rather small (about 2 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

*Percentage distribution of families by earning strength by relationship with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families by earning strength
		Below 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self .. ..	629	2.04	13.53	16.01	38.31	15.77	9.29	5.00	100.00	85.54
Self and wife or husband ..	13	..	..	..	32.06	32.41	..	35.53	100.00	1.52
Self and one or more children	41	..	..	3.25	20.62	17.41	18.44	40.28	100.00	5.50
Self, wife or husband and one or more children	..	..	..	..	..	..	..	..	..	..
Self and one or more other family members	57	..	..	4.21	16.00	10.27	37.31	32.21	100.00	7.11
Self, wife or husband and one or more other family members	..	..	..	..	..	..	..	..	..	..
Self, one or more children and one or more other family members	2	..	..	..	..	..	..	100.00	100.00	0.22
Self, wife or husband, one or more children and one or more other family members	1	..	100.00	..	..	..	..	..	100.00	0.11
All families ..	743	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00	100.00
Number of families (unestimated)	..	8	73	108	265	123	88	78	743	..

Taking all families, the main earner was the sole earner in 86 per cent of the cases. In 1.5 per cent. of the cases he/she was assisted by wife/husband in 5.5 per cent. of the cases by children and in about 7 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups

of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with main earner	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120 <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	
<i>Living with family</i>									
Wife or husband ..	19.04	10.52	34.22	57.52	69.14	70.00	69.83	52.51	
Son or daughter ..	48.43	24.45	52.20	160.06	178.05	165.98	257.74	139.87	
Father, mother, uncle, aunt ..	..	1.32	7.46	11.81	14.21	22.63	22.73	12.45	
Brother, sister, cousin ..	..	1.32	3.24	5.28	4.76	18.86	7.09	6.11	
Nephew, niece ..	..	..	0.53	1.58	1.66	12.55	22.46	4.52	
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	0.56	0.58	1.68	5.58	20.92	3.21	
Son-in-law, daughter-in-law ..	..	..	..	0.30	2.30	8.15	22.80	3.64	
Grand children ..	..	..	1.21	0.65	0.99	5.73	34.07	4.50	
Others ..	..	..	..	0.86	1.04	1.88	0.90	0.78	
Total ..	67.47	37.61	99.42	238.73	273.83	311.36	458.54	227.59*	
<i>Living away from family</i>									
Wife or husband ..	..	13.81	21.32	14.26	11.88	13.32	3.97	13.49	
Son or daughter ..	..	21.15	45.81	25.84	29.14	25.62	14.86	27.10	
Father, mother, uncle, aunt ..	..	21.67	19.98	22.58	27.17	23.41	15.79	21.87	
Brother, sister, cousin ..	..	20.02	15.49	14.57	5.84	14.90	8.95	13.22	
Nephew, niece ..	..	..	..	..	..	5.55	6.45	1.27	
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	1.16	1.58	1.26	2.98	3.98	2.17	1.95	
Son-in-law, daughter-in-law ..	..	..	..	0.31	..	0.52	..	0.17	
Grand children ..	..	..	..	1.51	..	..	..	0.54	
Others ..	..	..	..	0.63	0.42	..	1.52	0.43	
Total ..	..	77.81	104.18	80.96	77.43	87.30	53.71	80.04	
<i>Dependent units</i>									
Number of dependent units living away per 100 families ..	80.96	43.84	27.14	19.12	16.60	24.19	24.82	24.97	

\*The difference between this figure while taken per family and the one given in table 3.10 (All non-earning dependants, column no. 9) is due to rounding off.



Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere,

TABLE 3.14

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)								
	Unmar- ried earner	Hus- band or wife	Hus- band & wife	Hus- band, wife and children	Hus- band, wife and children and other members	Unmar- ried earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Below 60	..	39.09	29.24	2.16	4.02	0.79	..	4.73	13.44
60—<120	..	54.25	54.50	74.31	52.21	32.32	73.11	33.30	49.63
120 and above	..	6.66	16.26	23.53	43.77	66.89	26.89	61.97	36.93
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	5.92	31.23	4.68	32.09	14.04	1.54	10.50	100.00
Number of families (unestimated),	..	37	207	40	258	113	13	75	743

Family type consisting of husband, wife and children constituted about 32 per cent. of the total families.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.15

*Percentage distribution of families by family composition in terms of adults/children and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	30.71	14.82	1.20	6.67	7.80	<del>29.2</del> 2.92	7.49	..	..	1.17	13.44	
60—<120	54.28	62.35	64.50	50.55	49.19	48.52	21.20	26.94	63.33	16.13	49.63	
120 and above	15.01	22.83	34.30	42.78	43.01	48.56	71.31	73.06	36.67	82.70	36.93	
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percent- age of fam- ilies to total	37.15	1.15	8.43	6.78	7.28	13.35	2.76	2.48	11.02	9.62	100.00	
Number of fam- ilies (un- esti- mated)	244	9	66	46	60	116	18	24	82	78	743	

Comparing the distribution by income-classes for families having one adult, 2 adults and 3 adults it will be seen that 15 per cent. of the first category, 34 per cent. of the second and 71 per cent. of the third were in the highest income-classes, viz., Rs. 120 and above. Thus, with more adults added, the proportion of families in higher income-brackets increased rapidly.

### 3.92 Analysis by per capita income

Per capita income of families allows for variations in size of families, but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	5.48	1.70	9.18	25.99	50.44	82.94	37.15
Two and three	48.53	..	..	4.13	5.23	14.68	43.94	34.62	14.31	18.92
Four and five ..	..	47.76	15.73	22.10	52.94	49.86	18.98	8.83	1.64	20.90
Six and seven ..	51.47	..	50.06	55.60	24.82	17.62	6.28	5.25	0.75	16.00
Above seven ..	..	52.24	34.21	12.69	15.31	8.66	4.81	0.86	0.36	7.03
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	0.33	0.46	4.31	12.04	9.82	15.18	15.56	12.93	29.37	100.00
Number of families (unestimated) ..	2	4	31	96	78	122	123	88	199	743

It will be seen that in higher per capita income classes a comparatively large percentage of families were small-sized families and conversely large-sized families were in the low per capita income classes.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	1.00	1.00	1.05	1.11	1.15	1.21	1.14	1.11	1.06	1.12
Earning dependants ..	..	0.48	0.08	0.23	0.05	0.08	0.06	0.02	0.01	0.07
Non-earning dependants ..	3.54	5.93	6.03	4.48	4.55	3.33	1.85	0.96	0.25	2.27
All members	4.54	7.41	7.16	5.92	5.75	4.62	3.05	2.09	1.32	3.46

Excepting the lowest per capita income class, the proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (2 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, decreased with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 123.69 and the average per capita income was Rs. 35.78. The average monthly income per family and per capita according to different family income groups is given below:

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	17.24	49.17	76.25	103.59	133.13	173.88	301.61	123.69
Average per capita ..	10.29	35.25	37.55	29.80	34.11	38.68	47.60	35.78
<i>Percentage of families to total</i>								
..	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00

The average monthly income per family varied from Rs. 17.24 in the lowest income class to Rs. 301.61 in the highest income class. The average per capita income showed less variations in the different family income classes, leaving out the end classes.

#### 4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income per family by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b>Men</b>								
Paid employment ..	16.79	48.20	74.95	100.61	124.43	156.94	283.49	117.24
Self-employment ..	..	0.07	(—) 0.28	0.49	2.80	6.87	6.45	2.00
Other sources ..	0.45	0.38	1.58	1.44	4.12	4.40	7.01	2.62
Sub-total: by men ..	17.24	48.65	76.25	102.54	131.35	168.21	296.95	121.86
<b>Women</b>								
Paid employment ..	..	0.48	..	0.86	0.40	5.48	2.56	1.31
Self-employment ..	..	..	..	0.14	0.79	..	0.78	0.25
Other sources ..	..	0.06	..	..	..	..	..	0.01
Sub-total: by women	..	0.52	..	1.00	1.19	5.48	3.34	1.57
<b>Children</b>								
Paid employment ..	..	..	..	..	0.45	0.11	..	0.08
Self-employment ..	..	..	..	0.05	..	..	..	0.02
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	0.05	0.45	0.11	..	0.10
<b>Family</b>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	..	..	..	0.32	0.03
Other sources ..	..	..	..	..	0.14	0.08	1.00	0.13
Sub-total: by family	..	..	..	..	0.14	0.08	1.32	0.16
<b>Total</b>								
Paid employment ..	16.79	48.66	74.95	101.47	125.28	162.53	286.05	118.63
Self-employment ..	..	0.07	—0.28	0.68	3.59	6.87	7.55	2.30
Other sources ..	0.45	0.44	1.58	1.44	4.26	4.48	8.01	2.76
Total income ..	17.24	49.17	76.25	103.59	133.13	173.88	301.61	123.69
Percentage of families to total ..	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women, children and the family was restricted mainly to middle and higher income classes. The major portion of the income earned by women and children was also from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	51.56	90.71	96.91	121.79	128.42	117.83	114.43	125.46	117.24
Self-employment	..	..	..	2.98	1.85	2.99	4.04	0.64	1.01	2.00
Other sources	..	..	1.99	1.32	3.10	2.98	3.36	1.08	3.26	2.62
Sub-total: by men	..	51.56	92.70	101.21	126.74	134.39	125.23	116.15	129.73	121.86
<i>Women</i>										
Paid employment	..	6.77	..	0.13	0.40	2.90	2.29	1.35	0.85	1.31
Self-employment	..	..	0.12	0.62	0.70	0.60	0.06	..	..	0.25
Other sources	..	..	..	..	0.01	..	0.04	..	..	0.01
Sub-total: by women	..	6.77	0.12	0.75	1.11	3.50	2.39	1.35	0.85	1.57
<i>Children</i>										
Paid employment	..	..	0.80	0.17	..	0.18	..	..	..	0.08
Self-employment	..	..	..	0.13	..	..	..	..	..	0.02
Other sources	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	0.80	0.30	..	0.18	..	..	..	0.10
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	..	..	(—)0.30	..	0.38	..	..	0.03
Other sources	..	..	..	0.08	..	0.14	0.62	..	..	0.13
Sub-total: by family	..	..	..	0.08(—)	0.30	0.14	1.00	..	..	0.16
<i>Total</i>										
Paid employment	..	58.33	91.51	97.21	122.19	131.50	120.12	115.78	126.31	118.63
Self-employment	..	..	0.12	3.73	2.25	3.59	4.48	0.64	1.01	2.30
Other sources	..	..	1.99	1.40	3.11	3.12	4.02	1.08	3.26	2.76
Total income	..	58.33	93.62	102.34	127.55	138.21	128.62	117.50	130.58	123.69

The average income per family increased from Rs. 58.33 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 138.21 in the per capita income class 'Rs. 25 to less than Rs. 35', decreased steadily in the next two per capita income classes to Rs. 117.50 and thereafter again increased to Rs. 130.58 in the highest per capita income class.

#### 4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150 <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances ..	15.73	46.82	72.82	99.38	121.00	148.48	216.93	108.41
Bonus and commission ..	..	..	..	0.16	2.22	9.06	59.67	7.19
Concessions ..	0.66	0.50	0.65	0.74	0.71	1.00	3.60	1.00
Rest ..	0.40	1.34	1.48	1.19	1.35	3.99	5.85	2.03
Sub-total : paid employment ..	16.79	48.66	74.95	101.47	125.28	162.53	286.05	118.63
<i>Self-employment</i>								
Agriculture ..	..	..	(—)0.42	..	..	..	(—)0.04	(—)0.06
Animal husbandry ..	..	..	..	..	0.89	0.68	1.88	0.40
Trade ..	..	..	..	0.07	0.11	3.76	2.02	0.68
Rest ..	..	0.07	0.14	0.61	2.59	2.43	3.69	1.28
Sub-total : self-employment ..	..	0.07	(—)0.28	0.68	3.59	6.87	7.55	2.30
<i>Other income</i>								
Rent ..	..	0.20	0.30	0.56	0.79	1.29	6.24	1.14
Rest ..	0.45	0.24	1.28	0.88	3.47	3.19	1.77	1.62
Sub total : other income ..	0.45	0.44	1.58	1.44	4.26	4.48	8.01	2.76
Total income ..	17.24	49.17	76.25	103.59	133.13	173.88	301.61	123.69
<i>Other receipts</i>								
Sale of assets other than the shares, etc. ..	..	..	..	0.07	0.34	..	1.20	0.19
Credit purchase ..	13.20	2.57	5.43	11.39	11.07	7.87	12.54	9.20
Loan taken ..	31.36	7.55	20.79	34.54	46.85	49.29	27.03	32.31
Rest ..	1.25	1.64	7.68	9.63	11.03	12.14	19.09	9.69
Sub-total : other receipts ..	45.81	11.76	33.90	55.63	69.29	69.30	59.86	51.39
Total receipts ..	63.05	60.93	110.15	159.22	202.42	243.18	361.47	175.08
Percentage of families to total ..	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00

A major portion (87.6 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution from this source generally increased up to the income class 'Rs. 90 to less than Rs. 120' and thereafter showed a downward trend.

Income from bonus and commission accounted for Rs. 7.19 or 5.8 per cent. of the total income. Families in the lower income classes (below Rs. 90) did not receive any bonus or commission.

Income from self-employment and others was comparatively low. On the whole, the families having an income of less than Rs. 120 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

#### 4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	78.36	115.05	115.92	109.81	121.88	116.95	131.97	194.74	108.41
Bonus and commission ..	2.85	..	18.79	12.69	0.99	12.02	9.91	15.51	7.19
Overtime earnings ..	1.18	2.84	0.32	1.39	1.39	1.18	1.37	1.99	1.37
Other earnings ..	0.59	0.10	0.11	2.13	0.79	0.39	1.20	0.00	0.66
Concessions ..	0.84	0.53	1.17	1.30	0.50	0.99	0.85	2.70	1.00
Total ..	83.82	118.52	136.31	127.32	125.55	131.53	145.30	214.94	118.63
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	0.85	0.09	..	0.10	..	0.28	0.12
Agriculture ..	..	..	..	..	..	..	..	..	-0.66
Animal husbandry ..	0.21	..	1.27	0.28	0.20	0.49	0.00	1.42	0.40
Trade ..	0.03	..	..	0.00	0.59	2.56	1.03	4.13	0.68
Profession ..	0.27	0.32	0.32	1.30	0.30	2.46	0.17	0.57	0.63
Others ..	0.08	..	0.96	0.09	0.59	1.09	3.25	0.57	0.53
Total ..	0.43	0.32	3.40	1.76	1.68	6.70	4.45	6.97	2.30



TABLE 4.5—*contd.*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land	..	..	..	1.49	..	..	0.20	..	..	0.16
Net rent from house	..	0.27	0.32	0.21	0.74	0.69	1.77	2.74	4.41	0.95
Net rent from others	..	..	..	..	..	..	..	..	0.42	0.03
Pension	..	..	..	..	..	..	..	..	..	..
Cash assistance	..	0.08	0.84	0.10	..	0.20	0.49	..	..	0.19
Gifts, concession	..	1.51	0.42	1.70	1.02	1.49	1.58	1.02	1.14	1.32
Interest and dividends	..	..	..	..	..	1.09	..	..	..	0.11
Chance games and lotteries	..	..	..	..	..	..	..	..	..	..
Total	..	1.86	1.58	3.50	1.76	3.47	4.04	3.76	5.97	2.76
Total income	..	86.11	120.42	143.21	130.84	130.70	142.27	153.51	227.88	123.69
<i>Other gross receipts</i>										
Sale of shares and securities	..	..	..	0.74	0.46	..	..	..	..	0.12
Withdrawal of savings	..	6.19	4.53	9.02	13.24	5.24	8.47	8.20	26.46	8.74
Sale of other assets	..	0.00	..	1.28	..	0.10	0.10	0.51	0.28	0.19
Credit purchase	..	4.39	8.53	7.11	10.83	10.20	15.17	10.94	24.32	9.20
Loan taken	..	27.97	31.05	24.84	23.15	42.18	38.33	46.67	46.23	32.31
Rent	..	1.56	..	..	..	..	..	..	3.56	0.83
Total	..	40.11	44.11	42.99	47.68	57.72	62.07	66.32	100.85	51.39
Total receipts	..	126.22	164.53	186.20	178.52	188.42	204.34	219.83	328.73	175.08
Percentage of families to total	..	37.15	9.50	9.42	10.80	10.10	10.15	5.85	7.03	100.00

The average income per family increased from Rs. 86.11 in case of single member families to Rs. 227.88 in case of families in the size class more than 7. The average income did not show any increase between size-classes 3 to 6 and in fact there was a decline in the average income for families in size-classes 4 and 5.

Income from paid employment constituted about 96 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was proportionately high in case of large-sized families 6, 7 and over 7 members. Income from 'other sources', e.g., rent, cash assistance, etc., was also proportionately high in large size families of 5 or more members.

#### 4.6 *Income and other receipts by family composition*

##### 4.61 *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family-composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition in terms of relationship with main earner							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, and other members	Unmar- ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income .. ..	78.51	87.44	103.27	123.53	187.66	149.41	161.95	123.69
Other receipts ..	21.13	43.71	44.96	50.90	80.22	19.14	61.86	51.39
Total .. ..	99.64	131.15	148.23	179.43	267.88	168.55	223.81	175.08
Percentage of families to total .. ..	5.92	31.23	4.68	32.09	14.04	1.54	10.50	100.00

The average monthly receipts per family amounted to Rs. 175.08. The major portion (Rs. 123.69) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 51.39 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of saving, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and unmarried earner and other members, the proportion of such receipts to the total income being 27 per cent. and 13 per cent. respectively. These capital receipts, however, accounted for about 50 per cent., 44 per cent., 40 per cent. and 43 per cent. of the total income respectively in case of families consisting of husband or wife; husband and wife; husband, wife and children and husband, wife, children and other members.

##### 4.62 *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In rupees)

Item	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income	86.14	103.20	122.53	123.84	125.69	125.37	184.26	166.38	139.59	221.59	123.69	
Other receipts	39.98	36.73	44.58	36.78	41.64	54.78	60.72	60.20	74.99	84.75	51.39	
Total	126.12	139.93	167.11	160.62	167.33	180.15	244.98	226.58	214.58	306.34	175.08	
Percent- age of fami- lies to total	37.15	1.15	8.43	6.78	7.26	13.35	2.76	2.48	11.02	9.62	100.00	

The proportion of "other receipts" to the total income was comparatively high in case of families consisting of 3 adults and more than 1 child, 1 adult and two adults and more than two children being 53.7 per cent., 46.4 per cent. and 43.3 per cent. respectively and these families constituted about 62 per cent. of the total families.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 *Concepts and definitions*

##### 5.11 *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription and
  - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional

rates, care was taken to include the amount of concession on the receipt side also. The value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only a part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor  $(f/f+e)$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

### 5.13 *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male	=1.0
Adult female	=0.9
Child (below 15 years)	=0.6

### 5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member

families and all families. Taking all the families, the average monthly income of the family came to Rs. 123.69 and the average consumption expenditure worked out to Rs. 120.96, leaving a small surplus of Rs. 2.73. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the budget showed a deficit of Rs. 11.14. The analysis will first be made in terms of total consumption expenditure, and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 120.96 per family per month, an expenditure of Rs. 61.78 or 51.07 per cent. was incurred on food, Rs. 3.52 or 2.91 per cent. on tobacco, pan, supari and intoxicants, Rs. 6.25 or 5.17 per cent. on fuel and lighting, Rs. 9.20 or 7.61 per cent. on housing, water charges and household appliances, etc., Rs. 18.29 or 15.12 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 12.92 or 10.68 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 21.91 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows that the figures fluctuated within narrow limits.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)		Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1		2	3	4	5
£30	.. ..	1.67	1.51	30.73	20.35
30-£60	.. ..	1.39	1.28	28.73	22.45
60-£90	.. ..	2.02	1.79	43.29	24.18
90-£120	.. ..	3.47	2.78	57.91	20.83
120-£150	.. ..	3.89	3.10	69.86	22.54
150-£210	.. ..	4.50	3.70	78.56	21.23
210 and above	.. ..	6.33	5.08	115.77	22.79
All	.. ..	3.46	2.82	61.78	21.91

### 5.22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 49.22 or about 41 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 19.59 was incurred towards repayment of debt, Rs. 15.76 on savings and investment, Rs. 11.51 on remittances to dependants and Rs. 2.36 on taxes, interest and litigation. Repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 5.39), life insurance premium (Rs. 1.23), purchase of property (Re. 0.89), bank savings (Re. 0.83), ornaments (gold and silver) (Re. 0.71) and loans advanced (Re. 0.59). Of the above items, expenditure towards provident fund contribution was reported by about 76 per cent. of the families surveyed. The amount remitted to dependants (Rs. 11.51) was high but it has also to be borne in mind that quite a large number of dependants were living away from the families. Under 'taxes, interest and litigation', interest on loans alone accounted for Rs. 2.28 or about 97 per cent. of the total expenditure on these items. The average expenditure on litigation was insignificant.

### 5.23 *The budget of single-member families*

Single member families constituted 37.2 per cent. of the total families. Such families generally constituted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single member families was Rs. 86.11 and the average monthly consumption expenditure Rs. 76.83, leaving a surplus of Rs. 9.28. However, when such items as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 11.58 which was almost equal to the overall average deficit of Rs. 11.14 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single member families and multiple member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items by type of families*

Groups and sub-groups of items	Type of family		
	Single-member families	Multiple member families	All
1	2	3	4
Food .. .. .	46.00	52.64	51.07
Pan, supari, tobacco and alcoholic beverages .. ..	4.00	2.58	2.91
Fuel and light .. .. .	3.94	5.54	5.17
Rent for house and water charges .. .. .	4.67	5.69	5.45
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	1.73	2.29	2.16
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	18.31	14.13	15.12
Personal care .. .. .	2.28	2.12	2.16
Education and reading .. .. .	0.16	1.35	1.07
Recreation and amusement .. .. .	0.66	0.49	0.53
Medical care .. .. .	3.89	4.33	4.22
Other consumption expenditure .. .. .	14.36	8.84	10.14
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, education and medical care but more on pan, supari, tobacco and intoxicants, clothings, bedding, footwear, headwear, personal care, recreation and

amusement and certain other items such as subscription, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportion of expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 19.85 per month in the case of multiple member families and Rs. 35.34 in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit, on cereals and cereal products, pulses and pulse products, meat, fish and eggs, was Rs. 7.91, Re. 0.89 and Re. 0.44 in case of multiple member families and Rs. 10.24, Rs. 1.86 and Re. 0.56 respectively in respect of single member families. It was Rs. 9.03 on milk and milk products in case of single member families as compared to Rs. 4.64 in respect of multiple member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 14.07, Rs. 1.75, Re. 0.83 and Re. 0.51 on clothing, bedding, footwear, headwear, etc., personal care, household appliances and recreation and amusement as against the average expenditure per adult consumption unit of Rs. 5.33; Re. 0.80; Re. 0.40 and Re. 0.18 respectively in the case of multiple member families. *Long*

### 5.3 Levels of expenditure of income and by family-type

The overall average monthly expenditure was Rs. 135 per family, Rs. 39 per capita and Rs. 48 per adult consumption units. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3  
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							
	<30	30—<60	60—<90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	47.47	55.84	91.36	124.72	157.73	175.58	262.08	134.83
Average per capita	28.35	39.90	44.99	35.94	40.40	39.06	41.40	39.04
Average per adult consumption unit	31.46	43.40	50.90	44.86	50.83	47.45	51.67	47.85
Percentage of families to total	..	1.74	11.70	14.15	35.48	15.65	11.68	9.60
							100.00	

The average monthly expenditure per family varied from Rs. 47.47 in the lowest income group to Rs. 262.08 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the different income classes, ignoring the lowest income class of 'below Rs. 30' where the proportion of families was very small. The expenditure per adult consumption unit also varied by about Rs. 4 from the overall average in the different income classes, ignoring the lowest income-class. It will be seen that in the case of the four income classes, viz., 'below Rs. 30' and 'Rs. 60 to less than Rs. 90', 'Rs. 90 to less than Rs. 120' and 'Rs. 120 to less than



Rs. 150', the expend'ture was more than the income. The difference was met from 'other receipts' namely increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that with increasing number of members in the family a large percentage of families came in higher expenditure classes.

**TABLE 5.4**

**Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure**

[illegible]

Percentage of fami- lies to total ..	5.92	31.23	4.68	32.09	14.04	1.54	10.50	100.00
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**TABLE 5.5**

**Percentage distribution of families by family composition (in terms of adults/children) and expenditure**

[illegible]

Percent- age of fami- lies to total	37.15	1.15	8.43	6.78	7.26	13.35	2.76	2.48	11.02	9.62	100.00
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### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentage discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6  
*Average monthly expenditure by family income classes*

Groups and sub-groups of items	Monthly family income class (Rs.)								All
	<30	30—<60	60—<90	90—<120	120—<150	150—<210	210 and above		
1	2	3	4	5	6	7	8	9	
<i>Food</i>									
Cereals and products	15.61	12.39	15.91	23.25	23.38	29.56	39.96	23.18	
Pulses and products	2.96	2.00	2.10	2.59	2.98	3.47	5.19	2.87	
Oil seeds, oils and fats .. ..	1.38	1.62	2.09	3.34	3.78	4.76	7.17	3.53	
Meat, fish and eggs ..	0.62	0.50	1.16	1.19	1.70	1.53	1.83	1.28	
Milk and products	3.42	4.31	9.71	12.84	17.56	20.51	32.41	14.74	
Vegetable and products .. ..	2.92	1.76	3.24	4.14	4.73	4.84	7.12	4.17	
Fruits and products	0.72	0.26	0.79	1.23	2.12	1.91	3.80	1.50	
Condiments, spices, sugar, etc. ..	2.43	2.20	3.70	5.82	7.20	8.14	11.38	6.04	
Non-alcoholic beverages .. ..	0.01	0.11	0.21	0.39	0.54	0.68	1.05	0.45	
Prepared meals and refreshments ..	0.66	3.58	4.38	3.12	5.87	3.16	5.86	4.02	
Sub-total: food ..	30.73	28.73	43.29	57.91	69.86	78.56	115.77	61.78	
<i>Non-food</i>									
Pan, Supari ..	0.06	0.23	0.59	0.51	0.42	0.61	0.52	0.46	
Tobacco and products	2.12	2.12	2.52	2.63	2.76	3.24	3.81	2.76	
Alcoholic beverages, etc. .. ..	..	..	0.06	0.23	0.58	0.52	0.68	0.30	
Fuel and light ..	3.01	2.85	4.13	6.26	7.42	7.79	10.23	6.25	
House rent, water charges, repairs, etc. .. ..	2.58	3.01	4.64	5.54	8.08	8.08	16.34	6.80	
Furniture and furnishings .. ..	..	0.07	0.35	0.42	0.93	1.23	1.36	0.62	
Household appliances, etc. ..	0.14	0.34	1.45	1.01	1.54	1.27	3.44	1.30	
Household services	0.24	0.11	0.37	0.50	0.56	0.65	0.71	0.48	
Clothing, bedding and headwear ..	2.08	5.83	6.72	12.66	12.38	17.28	20.74	12.11	

TABLE 5.6—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Non-food—contd.</i>									
Footwear .. ..	0.29	0.48	1.09	1.72	2.80	2.43	2.46	1.78	
Miscellaneous (lau- dry, etc.) .. ..	1.60	1.76	2.63	4.16	5.50	5.75	8.20	4.40	
Medical care .. ..	2.17	1.48	2.98	3.88	7.81	4.19	14.43	5.11	
Personal care .. ..	1.23	1.29	1.87	2.29	2.96	3.53	5.03	2.61	
Education and read- ing .. ..	0.02	0.01	0.39	0.69	1.27	2.17	5.73	1.29	
Recreation and amusement .. ..	0.06	0.31	0.45	0.41	1.02	0.66	1.66	0.64	
Transport and com- munication .. ..	0.70	1.82	2.57	4.01	4.35	4.42	8.44	4.02	
Subscription, etc. ..	0.05	0.11	2.09	6.95	12.10	7.75	13.50	6.88	
Personal effects and miscellaneous ex- penses .. ..	0.39	0.50	0.56	1.02	1.01	2.22	4.88	1.37	
Sub-total: non-food	16.74	22.32	35.46	54.89	73.49	73.79	122.16	59.18	
Total: consumption expenditure .. ..	47.47	51.05	78.75	112.80	143.35	152.35	237.93	120.96	
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation .. ..	..	0.27	2.48	2.96	1.75	3.53	2.54	2.36	
Remittance to depen- dants .. ..	..	4.52	10.13	8.96	12.63	19.70	21.61	11.51	
Savings and invest- ment .. ..	1.56	0.99	7.06	12.20	13.94	22.58	57.01	15.76	
Debts repaid .. ..	0.47	3.43	8.33	14.73	22.37	47.97	38.29	19.59	
Total: non-con- sumption expen- diture .. ..	2.03	9.21	28.00	38.85	50.69	93.78	110.45	49.22	
Total disbursements	49.50	60.26	106.75	151.65	194.04	246.13	357.38	170.18	
Percentage of fami- lies to total .. ..	1.74	11.70	14.15	35.48	15.65	11.68	9.60	100.00	

The average monthly consumption expenditure per family was Rs. 120.96. Expenditure on food worked out to Rs. 61.78 or 51 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure general decreased with a rise in family income ignoring the income class 'Rs. 150 to less than Rs. 210' where it was slightly higher than that in the preceding income class. Taking individual sub-groups under the food group, the expenditure as percentage of the total consumption expenditure on cereals and products, pulses and products and vegetables and products generally decreased with increase in income; that on milk and milk products and fruits and products generally

increased with increase in income; and on condiments and spices was more or less constant in the various income classes. In case of prepared meals, the percentage expenditure, on the whole, showed a tendency to decrease with the increase in income.

The non-food groups accounted for 49 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed 42.5 per cent. While the percentage expenditure on fuel and light showed a downward trend as family income increased, that on house rent, water charges and repairs was more or less the same in the different income classes and that on clothing, bedding and headwear fluctuated without showing any definite trend, probably because of more pronounced effect of family-size on expenditure on such items.

The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, footwear, alcoholic beverages, subscriptions comprising expenditure on gifts and charities, ceremonials, trade union and religious subscription, etc., personal effects and miscellaneous items and services such as laundry, tailoring, washing soap, etc., which accounted for about 28 per cent. of the expenditure of non-food items, showed generally an upward trend with the rise in the level of income, that on personal care and medical care did not show any clear-cut trend and that on tobacco and tobacco products decreased with an increase in income. The expenditure on education and reading, though accounting for only Rs. 1.29 or about 1 per cent. of the total consumption expenditure, showed a direct relationship with income.

### 5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursements by per capita income classes*

Groups and Sub-groups of items	Monthly per capita income class (Rs.)									
	< 5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	37.10	36.94	38.22	32.07	33.54	29.90	23.28	17.87	12.28	23.18
Pulses and products ..	3.77	4.11	3.12	2.89	3.81	3.67	3.44	2.45	1.95	2.87
Oil seeds, oils and fats ..	2.06	9.08	4.98	4.64	5.22	4.69	3.88	3.12	1.63	3.53
Meat, fish and eggs ..	1.80	2.81	1.30	1.58	1.69	2.02	1.34	0.99	0.69	1.28
Milk and products ..	12.28	15.09	10.74	10.81	16.63	19.78	17.57	11.08	13.83	14.74
Vegetable products ..	5.83	2.49	4.55	4.68	5.76	5.06	4.30	3.36	3.21	4.17
Fruits and products ..	3.28	0.55	0.72	1.04	1.57	2.45	1.72	0.83	1.40	1.50

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Food—contd.</i>										
Condiments, spices, sugar, etc. ..	5.22	7.35	6.66	6.94	8.53	7.92	6.55	4.65	4.17	6.04
Non-alcoholic beverages ..	..	0.33	0.23	0.54	0.58	0.63	0.52	0.50	0.24	0.45
Prepared meals and refreshments ..	2.98	1.12	1.30	1.36	1.88	3.66	3.10	4.84	6.56	4.02
Sub-total : food	74.32	70.87	71.82	66.55	79.21	79.78	65.70	49.69	46.05	61.78
<i>Non-food</i>										
Pan, supari ..	..	..	0.33	0.60	0.38	0.71	0.38	0.33	0.49	0.46
Tobacco and products ..	2.18	2.42	2.53	2.81	2.59	2.76	2.66	3.05	2.74	2.76
Alcoholic beverages, etc. ..	..	3.37	0.02	0.20	1.19	0.08	0.27	0.27	0.21	0.30
Fuel and light	8.14	6.74	7.73	7.55	8.60	7.96	6.67	5.23	4.01	6.25
House rent, water charges, repairs, etc. ..	5.34	7.05	4.47	6.48	8.40	8.94	7.82	7.17	4.93	6.80
Furniture and furnishings ..	..	1.40	0.38	0.37	0.62	1.32	0.81	0.24	0.47	0.62
Household appliances, etc. ..	0.12	0.12	0.67	0.63	1.15	2.33	1.09	1.69	1.14	1.30
Household services ..	1.10	0.60	0.52	0.60	0.66	0.58	0.51	0.44	0.30	0.48
Clothing, bedding and head wear ..	5.79	5.26	7.64	10.13	12.53	13.42	14.44	9.70	12.75	12.11
Footwear ..	1.54	..	0.16	1.50	2.61	2.44	1.83	1.30	1.73	1.78
Miscellaneous (laundry, etc.)	3.70	4.09	4.00	4.15	4.83	5.78	4.89	3.43	3.89	4.40
Medical care ..	1.34	2.68	3.25	5.20	6.58	7.37	4.76	3.02	4.89	5.11
Personal care ..	2.72	4.27	2.15	2.50	2.94	3.08	2.85	2.23	2.38	2.61
Education and reading ..	0.13	0.44	1.54	1.21	1.55	3.01	1.41	1.15	0.33	1.29
Recreation and amusement ..	..	..	0.24	0.33	0.65	1.01	0.78	0.57	0.61	0.64
Transport and communication ..	..	2.05	1.54	2.80	5.20	4.44	3.02	3.35	5.16	4.02
Subscription, etc.	0.25	0.61	2.94	3.98	13.67	2.21	5.50	1.41	12.08	6.88
Personal effects and miscellaneous expenses	0.03	0.74	1.53	1.04	1.58	2.59	1.85	1.19	0.64	1.37
Sub-total : non-food	32.38	41.84	41.64	52.08	75.73	70.03	61.54	45.77	58.75	59.18
Total : consumption expenditure ..	106.70	121.71	113.46	118.63	154.94	149.81	127.24	95.46	104.80	120.96
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	..	1.02	5.27	1.21	2.09	0.80	3.16	2.44	2.36
Remittance to dependants ..	..	..	0.20	0.29	3.03	5.25	6.21	10.49	27.39	11.51
Savings and investments ..	3.88	2.31	4.84	6.68	11.50	17.73	13.13	18.79	21.90	15.76
Debts repaid ..	..	..	17.18	22.46	21.51	16.63	15.66	13.81	24.81	19.59
Total : non-consumption expenditure ..	3.88	2.31	23.24	34.70	37.25	41.70	35.80	46.25	76.54	49.22
Total : disbursements ..	110.58	124.02	136.70	153.33	192.19	191.51	163.04	141.71	181.34	170.18

The percentage expenditure on food decreased from 69.7 per cent. of the total consumption expenditure in the lowest per capita income class to 51.1 per cent. (equal to the overall percentage in the case of all classes) in the per capita income class 'Rs. 20 to less than Rs. 25', varied from 52 per cent. to 53 per cent. in the next three per capita income classes and then decreased to 43.9 per cent. in the highest per capita income class. The drop in the absolute expenditure on food in the case of last two higher income classes was due, partly, to the concentration of single-member families in these classes. The percentage expenditure on the non-food group of items, especially on non-conventional necessities and luxuries such as clothing, bedding, foot-wear, headwear, etc., transport and communications, subscriptions, gifts, charities, ceremonials, etc., generally showed an upward trend as the level of the per capita income increased.

### 5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represent the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is now known as the Engel's law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5.61 Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
Below 45	..	..	..	4.08	12.20	14.60	24.07	26.49	46.77	63.73	35.61
45—<50	..	..	..	2.94	6.62	17.16	13.05	9.08	13.87	12.31	11.41
50—<55	..	..	..	0.77	14.86	12.90	8.87	16.30	17.18	6.89	11.22
55—<60	..	..	..	22.92	29.98	8.94	17.05	22.94	7.63	5.64	14.28
60—<65	..	48.53	52.24	13.22	12.81	10.05	16.54	10.06	8.03	7.68	11.85
65—<70	..	..	..	31.74	12.83	8.17	10.55	10.85	5.59	2.63	8.50
70 and above	..	51.47	47.76	24.33	10.70	18.18	9.87	4.28	0.93	1.12	7.13
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having significant lower percentage expenditure on food (less than 45 per cent.) was generally high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food generally declines in the case of high per capita income classes.

#### 5.62 Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in high family income. This, however, is only a rough relationship and hence the percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure		Number of families (unestimated)	Family size					
			1	2 and 3	4 and 5	6 and 7	Above 7	All
1		2	3	4	5	6	7	8
Below 45 .. ..	..	262	57.48	33.68	19.71	14.49	20.68	35.61
45—<50 .. ..	..	86	9.85	13.93	15.36	6.53	12.28	11.41
50—<55 .. ..	..	83	7.98	10.13	15.75	13.69	12.17	11.22
55—<60 .. ..	..	110	11.02	14.83	13.50	22.85	12.79	14.28
60—<65 .. ..	..	86	6.07	15.80	14.17	15.97	15.52	11.85
65—<70 .. ..	..	64	4.79	6.75	11.15	12.02	16.93	8.50
70 and above ..	..	52	2.81	4.88	10.36	14.45	9.63	7.13
Total .. ..	..	743	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families .. ..	..	X	37.15	18.92	20.90	16.00	7.03	100.00
Number of families (unestimated) .. ..	..	X	244	138	173	126	62	743

About 58 per cent. of the single-member families spent less than 45 per cent. of the total expenditure on food and only about 14 per cent. of such families spent 60 per cent. or more on food. As against this, only about 21 per cent. and 14 per cent. of the families, containing 4 and 5; and 6 and 7 members respectively, spent less than 45 per cent. on food and 36 per cent. and 42 per cent. of similar families spent 60 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in the case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.

#### 5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Items	Family size						Re- porting families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments .. ..	65.23	58.56	62.57	52.51	57.20	60.81	449
Non-alcoholic beverages ..	31.28	52.91	67.09	69.59	62.51	51.18	405
Pan, supari .. ..	34.31	33.26	30.57	32.26	33.24	32.93	256
Tobacco and tobacco products	76.92	78.82	78.70	76.55	88.74	78.42	578
Alcoholic beverages ..	2.25	2.94	5.30	1.76	13.21	3.71	25
Furniture and furnishings ..	7.64	11.65	13.86	14.16	26.03	12.04	83
Household services ..	50.20	70.05	72.95	69.49	77.46	63.71	474
Medical care .. ..	90.03	91.23	92.82	91.05	88.73	90.91	679
Personal care .. ..	99.94	99.59	98.87	100.00	100.00	99.66	741
Education and reading ..	6.37	23.18	43.97	67.12	75.05	31.96	264
Recreation and amusement ..	22.85	28.15	30.67	25.00	43.81	27.66	225
Transport and communication	86.24	83.19	77.56	73.61	71.82	80.81	591
Remittance to dependants ..	43.01	30.65	12.52	5.97	9.11	25.99	183
Savings and investments ..	56.11	89.48	86.49	93.17	95.91	77.02	587
Debts repaid .. ..	34.90	48.51	52.07	62.77	52.26	46.74	345

About 61 per cent. of the families incurred expenditure on prepared meals and refreshments. About 51 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Most of the families surveyed were addicted to tobacco and tobacco products. About 4 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be much popular objects of expenditure but a majority of families in all size classes spent on household services which most often consisted of employment of sweepers.

The percentage of families reporting expenditure on education and reading went up rapidly with the increase in size of the family. About 28 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite widespread and about 81 per cent. of the families reported expenditure on this sub-group.

About 77 per cent. of the families were either saving or investing some amount. The percentage of families reporting remittances to dependants generally decreased with an increase in the size of the family and was the highest (43 per cent.) in case of single member families.



## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sample families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1  
*Average quantity consumed per family per month by items*

Item	Standard unit (quantity)	Number of families reporting* quantity (unestimated)	Average quantity per family of all families per month
1	2	3	4
<i>Food, beverages, etc.</i>			
<i>Cereals and products</i>			
Paddy .. .. .	kg.	1	..
Rice .. .. .	"	551	3.29
Wheat .. .. .	"	421	23.51
Wheat atta .. .. .	"	325	14.14
Jowar .. .. .	"	2	0.03
Bajra .. .. .	"	19	0.13
Bajra atta .. .. .	"	19	0.13
Maize .. .. .	"	6	0.05
Maize atta .. .. .	"	26	0.09
Barley .. .. .	"	2	0.02
Pea .. .. .	"	9	0.09
Pea atta .. .. .	"	4	0.02
Gram .. .. .	"	204	2.08
Gram atta .. .. .	"	82	0.38
Sattu .. .. .	"	1	..
Maida .. .. .	"	35	0.07
Suji, rawa .. .. .	"	199	0.21
Bread .. .. .	"	27	5.44
Biscuit .. .. .	"	16	1.36
Other wheat products .. .. .	"	5	..
Other cereals .. .. .	"	2	..

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

	1	2	3	4
<i>Pulses and products</i>				
Arhar .. .. .	..	kg.	508	1.01
Gram .. .. .	..	"	387	0.48
Moong .. .. .	..	"	537	0.75
Masur .. .. .	..	"	366	0.44
Urd .. .. .	..	"	541	0.79
Khesari .. .. .	..	"	1	..
Pea .. .. .	..	"	7	0.01
Other pulses .. .. .	..	"	22	0.02
Pulse products .. .. .	..	"	38	0.04
<i>Oilseeds, oils and fats</i>				
Mustard oil .. .. .	..	"	493	0.88
Coconut oil .. .. .	..	"	7	..
Gingelly oil .. .. .	..	"	1	0.01
Other vegetable oils .. .. .	..	"	2	..
Vanaspati .. .. .	..	"	309	0.62
<i>Meat, fish and eggs</i>				
Goat meat .. .. .	..	"	230	0.58
Pork .. .. .	..	"	2	..
Buffalo meat .. .. .	..	"	7	0.03
Poultry .. .. .	..	no.	1	..
Fresh fish .. .. .	..	kg.	18	0.06
Egg-hen .. .. .	..	no.	13	..
Egg-duck .. .. .	..	"	1	..
<i>Milk and products</i>				
Milk (cow) .. .. .	..	l.	13	0.66
Milk (buffalo) .. .. .	..	"	593	10.70
Curd .. .. .	..	kg.	184	0.35
Lassi .. .. .	..	"	6	0.06
Khoa .. .. .	..	"	1	0.01
Ghee (cow) .. .. .	..	"	3	0.01
Ghee (buffalo) .. .. .	..	"	403	1.00
Butter .. .. .	..	"	2	..
Powdered milk .. .. .	..	"	6	0.10
Cheese .. .. .	..	"	3	..
Other milk and products .. .. .	..	"	4	0.01

**TABLE 6.1—*contd.***

	1	2	3	4
<i>Condiments and spices</i>				
Salt .. .. .	kg.	699	0.93	
Turmeric .. .. .	g.	696	152.91	
Chillies-green .. .. .	"	90	45.96	
Chillies-dry .. .. .	"	659	277.13	
Tamarind .. .. .	"	42	15.98	
Onion .. .. .	kg.	544	1.40	
Garlic .. .. .	g.	230	53.89	
Coriander .. .. .	"	470	108.12	
Ginger .. .. .	"	108	35.81	
Pepper .. .. .	"	69	6.88	
Methi .. .. .	"	39	6.88	
Saffron .. .. .	"	2	0.35	
Mustard .. .. .	"	1	..	
Jira .. .. .	"	404	46.54	
Clove .. .. .	"	17	0.35	
Elachi .. .. .	"	25	1.98	
Mixed spices .. .. .	"	456	67.30	
Other spices, etc. .. .. .	"	65	5.95	
<i>Vegetables and products</i>				
Potato .. .. .	kg.	691	4.27	
Muli, turnip, raddish .. .. .	"	232	0.60	
Carrot, beet .. .. .	"	117	0.45	
Arum .. .. .	"	117	0.32	
Other root vegetables .. .. .	"	3	..	
Brinjal .. .. .	"	464	1.19	
Cauliflower .. .. .	"	280	0.91	
Cabbage .. .. .	"	88	0.35	
Jack fruit .. .. .	"	107	0.35	
Ladies finger .. .. .	"	289	0.60	
Tomato .. .. .	"	436	0.97	
Cucumber .. .. .	"	4	0.01	
Pumpkin .. .. .	"	203	0.47	
Gourd .. .. .	"	70	0.13	
Karela .. .. .	"	132	0.19	

TABLE 6.1—*contd.*

	1	2	3	4
<i>Vegetables and products—contd.</i>				
Bean .. .. .	..	.. kg.	18	0.02
Pea .. .. .	..	.. "	99	0.26
Other vegetables .. .. .	..	.. "	25	0.05
Palak .. .. .	..	.. "	262	0.52
Amaranth chalai .. .. .	..	.. "	3	..
Methi .. .. .	..	.. "	85	0.17
Other leafy vegetables .. .. .	..	.. "	26	0.05
Pickle preservative .. .. .	..	.. "	4	..
Other vegetable products .. .. .	..	.. "	20	0.07
<i>Fruits and products</i>				
Banana, plantain .. .. .	..	.. no.	333	9.19
Orange .. .. .	..	.. "	94	2.05
Lemon .. .. .	..	.. "	117	1.99
Mango .. .. .	..	.. "	55	2.87
Jack fruit .. .. .	..	.. "	10	0.14
Pineapple .. .. .	..	.. "	2	0.02
Water-melon .. .. .	..	.. "	8	0.05
Coconut .. .. .	..	.. "	4	0.02
Papaya .. .. .	..	.. "	50	0.40
Apple .. .. .	..	.. kg.	12	0.03
Kharbooza .. .. .	..	.. "	21	0.07
Dried fruits .. .. .	..	.. "	57	0.07
Other fruits .. .. .	..	.. "	71	0.37
Jam and jelly .. .. .	..	.. "	3	..
Other fruit products .. .. .	..	.. "	7	0.01
<i>Sugar, honey, etc.</i>				
Sugar crystal .. .. .	..	.. "	601	2.43
Sugar deshi .. .. .	..	.. "	102	0.22
Gur .. .. .	..	.. "	300	1.16
Honey .. .. .	..	.. "	11	0.01
Sugar candy .. .. .	..	.. "	9	0.01
Others .. .. .	..	.. "	18	0.03

TABLE 6.1—concl'd.

	1	2	3	4
<i>Pan supari</i>				
Pan loaf .. .. .	no.	73	9.18	
Pan finished .. .. .	"	179	5.10	
Supari .. .. .	g.	53	16.68	
Lime .. .. .	"	39	4.78	
Katha .. .. .	"	52	6.18	
<i>Tobacco and products</i>				
Bidi .. .. .	no.	453	288.33	
Cigarette .. .. .	"	102	24.17	
Zarda, kimam, surti .. .. .	g.	17	4.55	
Chewing tobacco .. .. .	"	94	24.02	
Smoking tobacco .. .. .	"	11	17.85	
Loaf tobacco .. .. .	"	18	2.57	
Hukka tobacco prepared .. .. .	"	127	196.77	
Snuff .. .. .	"	2	0.70	
<i>Alcoholic beverages</i>				
Country liquor .. .. .	pint	14	0.05	
Bhang .. .. .	g.	2	0.23	
Opium .. .. .	"	2	..	
Charas .. .. .	"	1	..	
Beer .. .. .	pint	1	0.01	
Refined liquor .. .. .	"	3	0.01	
<i>Other beverages</i>				
Tea loaf .. .. .	kg.	380	0.07	
Ice .. .. .	"	26	0.08	
Squash and syrup .. .. .	"	2	..	
g.=gram                      l.=litre                      no.=number				

The quantity of cereals and products consumed, on an average, by a working class family per month was 51.04 kg. Of this, the major portion (37.65 kg.) was accounted for by wheat and wheat atta. The average size of a family in terms of adult consumption units was 2.82 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.60 kg. Besides 51.04 kg. of cereals and products, a family consumed 3.54 kg. of pulses and pulse products, 11.30 l. of milk (cow and buffalo) and 1.60 kg. of powdered milk and milk products, 1.51 kg. of oils and fats, 0.67 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 3.16 kg. of condiments and spices, 11.95 kg. of vegetables and vegetable products and 3.86 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and

fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed, on an average, by a family of industrial workers in Delhi.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi and cigarette, hukka tobacco and tea leaf was recorded.

## 6.2 Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Delhi was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups:

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group of 5 to 14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15 to 54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5 to 14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15 to 54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B<sub>1</sub> requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food-stuffs consumed, on an average, by a working class family*

Nutrients							Quantity consumed per family per day	Quantity recommended
1							2	3
Calories	..	..	..	..	..	..	7,520	7,550
Protein	..	..	..	..	..	..	230 g.	194 g.
Fat	..	..	..	..	..	..	155 g.	..
Calcium	..	..	..	..	..	..	1.4 g.	4.0 g.
Iron	..	..	..	..	..	..	106 mg.	72 mg.
Vitamin A	..	..	..	..	..	..	4,920 i.u.	12,110 i.u.
Vitamin B <sub>1</sub>	..	..	..	..	..	..	2.0 mg.	3.8 mg.
Vitamin C	..	..	..	..	..	..	110 mg.	173 mg.
Nicotinic acid	..	..	..	..	..	..	47 mg.	..
Riboflavin	..	..	..	..	..	..	1.1 mg.	..

g.=gram

mg.=milligram

i.u.=international unit

From the above it would appear that while the overall nutritive value of the diets was reasonably good, there was room for improvement. Increased intake of leafy vegetables, mangoes and intake of atleast skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium, vitamin 'C' and vitamin 'A'. Intake of a mixed cereal diet instead of wheat alone and inclusion of more pulses may be desirable to improve the vitamin B<sub>1</sub> intake.

## BUDGETARY POSITION

7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decreased liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants etc., come into play in the process of collection of data. Then, in the present survey the value of articles of food, drink, tobacco and fuel and light actually consumed was taken on the disbursement-side and not the purchase value. Net income from 'Family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or — (Rs.)
1	2	3	4	5
Less than 30 .. ..	1.74	63.05	49.50	+13.55
30 to less than 60 ..	11.70	60.93	60.26	+0.67
60 to less than 90 ..	14.15	110.15	106.75	+3.40
90 to less than 120 ..	35.48	159.22	151.65	+7.57
120 to less than 150 ..	15.65	202.42	194.04	+8.38
150 to less than 210 ..	11.68	243.18	246.13	—2.95
210 and above .. ..	9.60	361.47	357.38	+4.09
Total .. ..	100.00	175.08	170.18	+4.90



Taking all income classes, the net balancing difference was Rs. 4.90 or 2.8 per cent. of the total receipts. Except for the income classes 'Rs. 150 to less than Rs. 210', the net balancing difference was positive.

## 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.) .. ..	17.24	49.17	76.25	103.59	133.13	173.88	301.61	123.69
Average monthly expenditure per family (Rs.) .. ..	47.47	55.84	91.36	124.72	157.73	175.58	202.08	134.83
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	0.17	4.51	4.88	12.08	7.12	7.48	6.52	42.76
Percentage of families recording deficit to total families ..	1.57	7.19	9.27	23.40	8.53	4.20	3.08	57.24
Average surplus (+) or deficit (—) per family (Rs.) ..	—30.23	—6.67	—15.11	—21.13	—24.60	—1.70	39.53	—11.14

\* Zero balance is considered as surplus.

Of the total families surveyed, 57.2 per cent. had deficit budgets while the remaining 42.8 per cent. had balanced or surplus budgets. The proportion of families having surplus, generally, increased at successive income levels. In the highest two income classes the percentage of families having surplus budgets was higher than those having deficit budgets.

### 7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3  
*Budgetary position by family composition*

Item parti- culars	Family composition (in terms of adults-children)										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than one child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total fami- lies .	16.80	0.54	3.41	2.68	2.91	5.26	1.68	1.47	3.14	4.87	42.76	
Percentage of families recording deficit to total fami- lies .	20.35	0.61	5.02	4.10	4.35	8.09	1.08	1.01	7.88	4.75	57.24	
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families to- gether .	—11.55	—14.53	—25.31	—3.90	—6.56	—11.68	35.30	24.51	—25.62	—10.48	—11.14	

\*Zero balance is considered as surplus.

Taking all families in each group, the net result was a deficit balance with the exception of families consisting of 3 adults or 3 adults and 1 child.

### 7.4 Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

*Percentage distribution of families by income, expenditure and size*

Monthly family income class (Rs.)	Family size	Number of families (unestimated)	Monthly family expenditure class (Rs.)							Total	Percentage of families to total
			<60	60—<90	90—<120	120—<150	150—<210	210—<300	300 and above		
1	2	3	4	5	6	7	8	9	10	11	12
<30 ..	1	6	93.66	6.34	..	..	..	..	..	100.00	1.41
	2 & 3	1	..	..	100.00	..	..	..	..	100.00	0.16
	4 & 5	..	..	..	..	..	..	..	..	..	..
	6 & 7	1	..	..	100.00	..	..	..	..	100.00	0.17
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	8	75.83	5.13	19.04	..	..	..	..	100.00	1.74
30—<60	1	62	64.30	34.06	1.04	..	..	..	..	100.00	10.03
	2 & 3	6	44.66	55.34	..	..	..	..	..	100.00	0.77
	4 & 5	4	72.09	27.91	..	..	..	..	..	100.00	0.79
	6 & 7	..	..	..	..	..	..	..	..	..	..
	Above 7	1	..	100.00	..	..	..	..	..	100.00	0.11
	All	73	62.91	35.68	1.41	..	..	..	..	100.00	11.70
60—<90	1	59	17.95	46.18	21.75	6.03	8.09	..	..	100.00	8.81
	2 & 3	22	16.29	27.21	35.99	10.43	10.08	..	..	100.00	2.35
	4 & 5	19	5.79	25.49	45.13	15.55	8.04	..	..	100.00	2.23
	6 & 7	8	..	60.40	6.04	10.40	11.68	11.68	..	100.00	0.76
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	108	14.80	40.53	26.95	8.49	8.60	0.63	..	100.00	14.15
90—<120	1	79	6.82	26.33	24.95	28.12	8.31	3.53	1.94	100.00	11.43
	2 & 3	54	1.47	13.08	47.47	29.59	8.39	..	..	100.00	7.49
	4 & 5	74	0.32	15.58	31.62	22.68	26.66	3.14	..	100.00	8.09
	6 & 7	49	..	14.36	40.45	25.43	14.66	1.83	3.27	100.00	7.15
	Above 7	9	..	17.67	37.90	25.10	9.59	9.74	..	100.00	1.32
	All	265	2.53	18.34	34.83	26.54	13.85	2.58	1.28	100.00	35.48
120—<150	1	22	..	21.22	14.91	33.27	22.27	2.39	5.94	100.00	3.34
	2 & 3	28	..	7.70	31.14	17.28	18.35	19.04	6.49	100.00	3.61
	4 & 5	36	..	1.01	11.53	27.75	46.18	11.76	1.77	100.00	4.52
	6 & 7	27	..	9.30	29.51	34.72	18.63	..	7.84	100.00	3.29
	Above 7	10	..	..	35.19	19.83	22.01	20.02	2.95	100.00	0.89
	All	123	..	8.55	21.89	27.53	27.50	9.44	5.09	100.00	15.65
150—<210	1	13	..	6.38	40.44	7.54	33.87	..	11.77	100.00	1.98
	2 & 3	16	..	..	15.43	36.22	25.16	23.19	..	100.00	2.55
	4 & 5	25	..	..	2.40	25.61	43.18	23.05	5.76	100.00	3.26
	6 & 7	21	..	0.79	23.31	9.35	50.13	4.29	12.13	100.00	2.42
	Above 7	13	..	..	15.99	9.99	64.45	..	9.57	100.00	1.47
	All	88	..	1.25	17.76	19.51	41.78	12.37	7.33	100.00	11.68

TABLE 7.4—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
210 and above	1	3	..	..	13.04	73.91	..	..	13.05	100.00	0.15
	2 & 3	11	..	..	7.21	15.98	19.55	27.01	30.25	100.00	1.99
	4 & 5	15	..	6.31	38.77	7.13	33.35	12.79	1.65	100.00	2.01
	6 & 7	20	..	4.85	6.46	9.88	35.13	27.65	16.03	100.00	2.22
	Above 7	29	..	..	..	3.34	17.62	28.29	50.85	100.00	3.23
	All	78	..	2.44	11.30	9.34	25.05	24.20	27.67	100.00	9.60
All classes	1	244	27.28	30.74	14.82	13.76	8.29	1.30	1.81	100.00	37.15
	2 & 3	138	4.42	12.28	32.40	22.86	13.52	9.60	4.42	100.00	18.92
	4 & 5	173	3.45	10.63	25.66	21.13	31.12	8.58	1.43	160.00	20.90
	6 & 7	126	..	11.97	29.91	21.77	23.38	5.84	7.13	100.00	16.00
	Above 7	62	..	4.50	14.91	10.85	26.13	17.40	25.81	160.00	7.03
	All	743	11.69	18.23	23.25	18.10	17.72	6.25	4.76	100.00	100.00
Number of families (un-estimated)		..	81	132	169	137	130	53	41	743	..

Taking all income classes, as the size of the family increased a larger percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size-class and income-class has to incur expenditure more than income. Leaving out the extreme size-classes of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

*Summary distribution of families by income, expenditure and size for three middle classes*

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure classes same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
1	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7	2 & 3	4 & 5	6 & 7
1	2	3	4	5	6	7	8	9	10
60—<90 ..	56.50	68.72	39.60	27.21	25.49	60.40	16.29	5.79	..
90—<120..	37.98	52.48	45.19	47.47	31.62	40.45	14.55	15.90	14.76
120—<150..	43.88	59.71	26.47	17.28	27.75	34.72	38.84	12.54	38.81

The percentage of families with expenditure more than their current income was the highest in the size-class 4 and 5, though even in the other two size-classes, 2 and 3 and 6 and 7, the percentage of such families was considerable.



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**PART II**  
**(LEVEL OF LIVING)**

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## PART II (LEVEL OF LIVING)

### CHAPTER 8

#### LEVEL OF LIVING

##### 8.1 *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, *i.e.* income and expenditure of working class families (as defined for the purpose of this survey) in Delhi. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of the level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.



## 8.2 *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', data were collected on how the families were affected when there was an incidence of sickness. Similarly, under "Education", information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head "Conditions of work, awareness of rights, trade unionism and social security", details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provision of labour laws on the part of the workers in Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1 General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	34	883	260	677
Percentage to total	5.02	56.57	38.41	100.00
<i>(A) All persons</i>				
Not reporting	2.94	1.30	..	0.88
Percentage receiving education	5.88	17.49	22.69	18.91
Percentage not receiving education	91.18	81.21	77.31	80.21
Total	100.00	100.00	100.00	100.00
<i>(B) Children</i>				
Percentage receiving education	100.00	57.52	74.29	64.32
Percentage not receiving education	..	42.48	25.71	35.68
Total	100.00	100.00	100.00	100.00
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	50.00	59.70	52.54	56.25
Percentage receiving education in secondary schools	50.00	28.36	33.90	31.25
Percentage receiving education in other educational institutions	..	11.94	13.56	12.50
Total	100.00	100.00	100.00	100.00

TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	< 60		60—< 120		120 and above		All	
	Chil-dren*	Others	Chil-dren	Others	Chil-dren	Others	Chil-dren	Others
1	2	3	4	5	6	7	8	9
Not reporting . . .	..	..	2.08	0.38	..	0.55	1.52	0.42
Financial difficulties	..	67.74	47.92	46.77	27.78	40.44	42.42	45.70
Lack of facilities . .	..	6.45	2.08	7.60	..	9.28	1.51	8.18
Domestic difficulties	..	16.13	8.34	17.49	33.33	19.13	15.15	18.03
Attending to family enterprise . . .	..	3.23	..	2.66	..	6.56	..	4.19
Lack of interest . .	..	3.23	8.33	14.07	5.56	10.38	7.53	11.95
Others . . . . .	..	3.22	31.25	11.03	33.33	13.66	31.82	11.53
Total . . . . .	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\* There were no children in the families in this income class.

Of all the family members aged 5 years and above, about 19 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 64 which shows that the families were keen on getting their children educated. Of the total members receiving education, 56 per cent. were in primary schools, about 31 per cent. in secondary schools and the rest were receiving education through other institutions, e.g., colleges, universities, technical institutions, literacy centres, etc. The main reasons for members not receiving education were reported to be financial difficulties, domestic difficulties, lack of interest and lack of facilities.

## 9.2 Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 34 members reported possession of different types of skill such as shoe-making, weaving, carpentry, blacksmithy, goldsmithy, well-digging, etc. Sixteen members were receiving technical education or training in spinning, weaving, motor and radio mechanism, cycle-repairing, etc. Desire for technical education and training was expressed by 7 members and the occupations or vocations which they had in view were motor-driving, weaving, radio-mechanism, tailoring, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, e.g., digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, and source of assistance and consequences on the gainfully employed members. In all, there were 137 cases of sickness reported among 805 members of the sampled families. Information on consequences of sickness was collected for gainfully occupied members of families only.

TABLE 10.1

*Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences*

(a) <i>Type of sickness</i>		Percentage of cases	(b) <i>Duration (during the reference period)</i>		Percentage of cases
1	2	1	2		
Not reporting . . . . .	1.46	Not reporting . . . . .	0.73		
Dysentery, diarrhoea and stomach trouble . . . . .	10.22	Below 7 days . . . . .	24.09		
Fever . . . . .	31.39	7 days to below 15 days . . . . .	18.98		
Smallpox, plague, cholera . . . . .	2.19	15 days to below 30 days . . . . .	24.09		
Respiratory diseases . . . . .	8.76	30 days to below 60 days . . . . .	10.95		
Cough and cold . . . . .	5.10	60 days . . . . .	21.16		
Other diseases . . . . .	40.88				
Total . . . . .	100.00	Total . . . . .	100.00		

TABLE 10.1—*contd.*

(c) <i>Type of treatment</i>				(d) <i>Source of assistance received</i>			
<i>Percentage of cases</i>				<i>Percentage of cases</i>			
1				1			
2				2			
Not reporting	.	.	0.73	Not reporting	.	.	0.73
No. treatment	.	.	6.57	No assistance received	.	.	97.08
Self-treatment	.	.	3.65	Friends and relatives	.	.	..
Ayurvedic treatment	.	.	14.60	Money lender	.	.	..
Unani treatment	.	.	2.92	Employer	.	.	..
Homoeopathic treatment	.	.	4.38	Others	.	.	1.46
Allopathic treatment	.	.	64.23	E.S.I.C.	.	.	0.73
Others	.	.	2.92				
Total			100.00	Total			100.00

(e) <i>Consequences (for gainfully occupied members of families)</i>			
Work and normal diet stopped	.	.	38.46
Only work stopped	.	.	30.77
Only normal diet stopped	.	.	3.08
None stopped	.	.	27.69
Total		.	100.00

The distribution of cases by duration of sickness showed that in about 56 per cent. of the cases, the sickness lasted for 15 days or more. In about 97 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among gainfully occupied members of the families, in about 69 per cent. of the cases, sickness resulted in abstention from work. The average duration of such absence was 8 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1 Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2 Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

Item	Percentage of families
1	2
(a) Not reporting . . . . .	0.42
Chawls/bustees . . . . .	37.92
Flats . . . . .	10.42
Independent house . . . . .	40.00
Others . . . . .	11.24
Total	100.00
(b) <i>Ownership or type of landlord</i>	
Not reporting . . . . .	..
Employers . . . . .	35.42
Self . . . . .	5.83
Private . . . . .	53.75
Public bodies . . . . .	5.00
Total	100.00
(c) <i>Type of structure</i>	
Not reporting . . . . .	..
Permanent katcha . . . . .	15.00
Permanent pucca . . . . .	69.59
Temporary katcha . . . . .	3.75
Temporary pucca . . . . .	11.24
Others . . . . .	0.42
Total	100.00

TABLE 11.1—*contd*

<i>Item</i>	<i>Percentage of families</i>
1	2
<i>(d) Condition of repairs</i>	
Not reporting . . . . .	..
Good . . . . .	33·75
Moderately good . . . . .	30·42
Bad . . . . .	35·83
Total . . . . .	100·00
<i>(e) Sewage arrangements</i>	
Not reporting . . . . .	..
Satisfactory . . . . .	52·09
Moderately satisfactory . . . . .	17·08
Unsatisfactory . . . . .	30·83
Total . . . . .	100·00
<i>(f) Ventilation arrangements</i>	
No ventilation . . . . .	1·25
Good . . . . .	35·42
Bad . . . . .	40·42
Tolerable . . . . .	22·91
Total . . . . .	100·00

Forty per cent. of the sampled families were living in independent houses, 38 per cent. in chawls/bustees, 10 per cent. in flats and the rest had other modes of accommodation. Roughly 54 per cent. of the families were living in private buildings and about 35 per cent. in buildings provided by the employers. The percentage of families living in self-owned buildings was only 6 and that in building owned by public bodies 5. The structure of the buildings was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 81 per cent. of the cases. The rest of the families, forming about 19 per cent. were living in katcha and similar other types of buildings.

### 11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrines, etc. For the purpose of survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2  
Distribution of dwellings by various characteristics

Item	Percentage of dwellings
1	2
(a) <i>Number of living rooms in dwelling</i>	
No living room . . . . .	1.25
One . . . . .	85.42
Two . . . . .	12.50
Three . . . . .	0.83
Total	100.00
(b) <i>Lighting type</i>	
Not reporting . . . . .	0.42
Electricity . . . . .	35.83
Kerosene . . . . .	63.75
Total	100.00
(c) <i>Provision of kitchen</i>	
Kitchen room provided . . . . .	18.75
<i>Where not provided using :</i>	
(i) Room in common use with other families . . . . .	4.17
(ii) Part of living room . . . . .	35.42
(iii) Covered or uncovered verandah . . . . .	35.83
(iv) 'No specific part of the house' . . . . .	4.58
(v) Not needed . . . . .	1.25
Total	100.00
(d) <i>Number of stores</i>	
Not reporting . . . . .	0.83
No store room . . . . .	95.84
One . . . . .	3.33
More than one . . . . .	..
Total	100.00
(e) <i>Provision of bath-room</i>	
Not reporting . . . . .	2.50
No bath-room provided . . . . .	74.58
<i>Where provided :</i>	
(i) In individual use . . . . .	2.92
(ii) In common use . . . . .	20.00
Total	100.00



TABLE 11.2—*contd*

<i>Item</i>	<i>Percentage of dwellings</i>
1	2
<b>(f) Provision of covered verandah</b>	
(i) Provided . . . . .	51.25
(ii) Not provided . . . . .	48.75
Total	100.00
<b>(g) Sources of water supply Tap provided</b>	
(i) In dwelling . . . . .	11.25
(ii) Outside dwelling . . . . .	65.84
Well (with or without hand pump) . . . . .	15.00
Rivers, lakes and springs . . . . .	0.83
Others . . . . .	7.08
Total	100.00
<b>(h) Provision of latrine</b>	
No latrine provided . . . . .	11.25
In individual use . . . . .	6.25
In common use with other families . . . . .	82.50
Total	100.00
<b>(i) Type of latrine</b>	
Flush system . . . . .	53.33
Manually cleaned . . . . .	46.67
Total	100.00

It would be seen that a majority of the dwellings were having one living room with no provision for separate kitchen, store-room and bath-room. In a majority of the dwellings there was arrangement for tap water supply, though outside the dwellings, and common flush latrines.

#### 11.4 Distance of dwelling from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	Total
1	2	3	4	5	6	7
Work-place of main earner	0.42	..	77.09	13.75	8.74	100.00
Primary school ..	10.00	30.42	59.16	0.42	..	100.00
Medical-aid centre ..	0.83	9.17	59.59	29.17	1.24	100.00
Hospital .. ..	2.02	21.67	48.75	19.16	7.50	100.00
Play-ground for children	12.08	52.92	33.75	1.25	..	100.00
Cinema house .. ..	8.33	12.08	64.60	12.08	2.91	100.00
Shopping centre—grocery	1.67	..	91.26	7.07	..	100.00
Shopping centre—vegetables	..	..	95.84	4.16	..	100.00
Employment exchange ..	17.92	71.66	0.42	2.50	7.50	100.00
Railway station ..	2.50	2.92	38.75	25.42	30.41	100.00
Bus stop .. ..	..	4.58	93.34	2.08	..	100.00
Post office .. ..	0.83	1.67	53.33	8.75	0.42	100.00

In a majority of cases, work-places of the main earners were at a distance of less than 1 mile. Other important places of visit by workers or their families, such as school, medical-aid centre, shopping centres, bus stop, post office and cinema house were also at a distance of less than 1 mile. 1 mile.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as "Permanent" and "Others", for a reference period of one year.

TABLE 12.1  
*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked		
	Permanent employees	Other employees	All employees
1	2	3	4
(a) <i>Paid employment</i>			
(i) In factories .. .. .	93.67	76.90	89.30
(ii) In other establishments .. .. .		1.59	0.41
(b) <i>Self-employment</i> .. .. .	0.45	9.31	2.76
(c) <i>In employment but not at work</i> .. .. .	5.80	4.32	5.41
(d) <i>Not in employment</i>			
(i) Seeking work .. .. .	0.08	6.02	1.63
(ii) Not working but available for work .. .. .	..	0.89	0.24
(iii) Not available for work .. .. .	..	0.97	0.25
Total .. .. .	100.00	100.00	100.00
No. of employees .. .. .	196	69	265

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment.

### 12.3 Condition of work-places

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employees according to opinion expressed on condition of work-places by industry-group*

Condition of work-place	Industry-group			
	Cotton, spinning and weaving in mills	Basic metals and products	Rest	All
1	2	3	4	5
<i>Temperature, humidity and ventilation</i>				
Not reporting .. ..	0.68	..	1.08	0.75
Uncomfortable .. ..	42.57	60.00	52.18	47.55
Tolerable or comfortable .. ..	53.37	40.00	46.74	49.81
No particular comment .. ..	3.38	..	..	1.89
Total ..	100.00	100.00	100.00	100.00
<i>Illumination</i>				
Not reporting .. ..	0.68	..	1.08	0.75
Too dark .. ..	4.05	..	5.44	4.15
Too bright .. ..	7.43	4.00	7.61	7.17
Tolerable or good .. ..	87.84	96.00	83.70	87.17
No particular comment .. ..	..	..	2.17	0.76
Total ..	100.00	100.00	100.00	100.00
<i>Cleanliness</i>				
Not reporting .. ..	0.68	..	1.08	0.76
Dirty .. ..	25.67	20.00	23.91	24.53
Fair or good .. ..	72.97	72.00	73.92	73.21
No particular comment .. ..	0.68	8.00	1.09	1.50
Total ..	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>				
Not reporting .. ..	0.68	..	1.08	0.76
Uncomfortable .. ..	59.46	36.00	54.35	55.47
Comfortable .. ..	31.08	20.00	33.70	30.94
No particular comment .. ..	8.78	44.00	10.87	12.83
Total ..	100.00	100.00	100.00	100.00
Total number of employees .. ..	148	25	92	265

### 12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employees according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			Total
					Unsatisfactory	Satisfactory	No particular comment	
1	2	3	4	5	6	7	8	9
Latrines and urinals	0.76	6.79	92.45	100.00	25.31	74.28	0.41	100.00
Bath .. ..	0.76	36.23	63.01	100.00	21.56	74.25	4.19	100.00
Wash places ..	0.76	6.04	93.20	100.00	8.91	91.09	..	100.00
Drinking water ..	0.76	3.77	95.47	100.00	8.70	91.30	..	100.00
Rest-shelter ..	0.38	47.92	51.70	100.00	21.17	77.37	1.46	100.00
Canteen .. ..	0.38	17.36	82.26	100.00	20.64	70.64	8.72	100.00
Reading or recreation	0.38	54.34	45.28	100.00	17.50	70.00	12.50	100.00
Co-operative stores and grain-shops ..	1.13	90.19	8.68	100.00	30.43	47.83	21.74	100.00
Technical training ..	0.75	73.59	25.66	100.00	8.82	39.71	51.47	100.00
Medical facility arranged by employers	14.72	26.42	58.86	100.00	41.03	40.36	9.61	100.00
Medical facility arranged by Employees State Insurance Corporation .. ..	1.89	15.09	83.02	100.00	35.45	54.55	10.00	100.00

### 12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Percentage distribution of employees by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partial-ly aware	Not aware	Total
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages .. ..	0.38	96.61	0.75	2.26	100.00
Rate of overtime wages .. ..	0.38	75.85	3.77	20.00	100.00
Entitlement to leave with wages .. ..	1.13	91.32	1.13	6.42	100.00
Rate of leave with wages .. ..	1.13	60.76	9.81	28.30	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	93.06	3.02	3.02	100.00
Maximum interval at which wages can be paid .. ..	..	72.46	10.94	16.60	100.00
Imposition of fines, deductions from wages .. ..	..	76.23	9.43	14.34	100.00
Procedure for complaints .. ..	0.38	60.38	12.45	26.79	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	..	89.69	2.69	7.62	100.00
Benefit for temporary disablement .. ..	0.90	76.23	6.73	16.14	100.00
Dependants' benefit in case of death .. ..	..	51.57	13.00	35.43	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	71.87	9.38	18.75	100.00
Compensation for death due to work accident .. ..	..	59.37	12.50	28.13	100.00
Procedure for complaints .. ..	..	59.37	6.25	34.38	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. ..	..	61.45	8.40	30.15	100.00
Approval of procedure .. ..	..	37.02	8.40	54.58	100.00
Intimation of procedures to the workers .. ..	..	56.11	8.01	35.88	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	47.69	9.23	43.08	100.00
Rate of lay-off compensation .. ..	..	29.23	7.69	63.08	100.00
Notice of retrenchment .. ..	..	60.77	6.92	32.31	100.00
Retrenchment compensation .. ..	0.38	39.62	10.00	50.00	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. ..	..	89.23	1.72	9.05	100.00
Period after which the employer's contribution becomes payable .. ..	..	69.83	8.62	21.55	100.00
Accumulation of interest .. ..	0.44	88.36	1.72	9.48	100.00

## 12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

<i>Item</i>								Percentage of employee- members
(1)								(2)
<i>Membership</i>								
Not reporting	..	..	..	..	..	..	..	3.40
No union	..	..	..	..	..	..	..	9.06
If union existing								
(a) Members	..	..	..	..	..	..	..	64.52
(b) Not members	..	..	..	..	..	..	..	23.02
Total								100.00
<i>Subscription paid</i>								
Not reporting or no subscription	..	..	..	..	..	..	..	1.17
Paying regularly	..	..	..	..	..	..	..	74.85
Not paying regularly	..	..	..	..	..	..	..	23.98
Total								100.00
<i>Rate of subscription per month</i>								
Not reporting	..	..	..	..	..	..	..	2.92
Less than Re. 0.25	..	..	..	..	..	..	..	7.60
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	..	83.05
Re. 0.50 and above	..	..	..	..	..	..	..	6.43
Total								100.00

Of the total employee-members, about 65 per cent. were stated to be the members of trade unions. Of these, about 3/4ths were paying their subscription regularly. The most common rate of subscription was between Re. 0.25 and Re. 0.50 per month.

### 12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members by industries according to length of service*

Length of service	Industry-group			
	Cotton, spinning and weaving in mills	Basic metals and products	Rest	All
1	2	3	4	5
Less than 1 year .. .. .	1.35	68.00	9.78	10.58
One year to less than 5 years .. .. .	16.22	24.00	23.91	19.62
5 years to less than 10 years .. .. .	28.29	8.00	22.83	24.53
10 years to less than 20 years .. .. .	39.29	..	30.44	32.45
20 years and above .. .. .	14.85	..	13.04	12.82
Total .. .. .	100.00	100.00	100.00	100.00
Number of employees .. .. .	148	25	92	265

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.8 Service conditions

In regard to service conditions, information was obtained on shift working, rest intervals, pay period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 shows the relevant data collected on service conditions.



TABLE 12.7

*Percentage distribution of employee-members by industries and service conditions*

Service condition					Industry-group			
					Cotton, spinning and weaving in mills	Basic metals and products	Rest	All
1					2	3	4	5
<i>Shift working</i>								
Not reporting	..	..	..	..	..	..	1.09	0.38
Day	..	..	..	..	28.38	76.00	65.21	45.66
Night	..	..	..	..	14.80	8.00	4.35	10.57
Evening	..	..	..	..	5.41	4.00	4.35	4.90
Rotation	..	..	..	..	51.35	12.00	25.00	38.49
Total	..			..	100.00	100.00	100.00	100.00
<i>Daily rest interval</i>								
Not reporting	..	..	..	..	0.68	..	..	0.38
No rest interval	..	..	..	..	8.10	12.00	13.04	10.19
Half an hour or less	..	..	..	..	80.42	40.00	64.13	70.94
More than half-an-hour	..	..	..	..	10.80	48.00	22.83	18.49
Total	..			..	100.00	100.00	100.00	100.00
<i>Pay period</i>								
Weekly	..	..	..	..	2.03	32.00	2.17	4.91
Fortnightly	..	..	..	..	..	..	2.18	0.75
Monthly	..	..	..	..	97.29	68.00	95.65	93.96
Others	..	..	..	..	0.68	..	..	0.38
Total	..			..	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>								
Not reporting	..	..	..	..	3.38	24.00	3.26	5.28
No earned leave	..	..	..	..	22.97	56.00	22.83	26.04
1—10 days	..	..	..	..	16.21	..	10.87	12.83
11—15 days	..	..	..	..	52.70	20.00	34.78	43.40
16 days and above	..	..	..	..	4.74	..	28.26	12.45
Total	..			..	100.00	100.00	100.00	100.00

Roughly 46 per cent. of the worker-members were working in day shifts, 11 per cent. in night shifts, 5 per cent. in evening shifts, i.e. from about 4 p.m. to 12 p.m. covering a good part of the night and the rest in shifts by rotation. A large percentage of worker-members were in shifts by rotation in cotton spinning and weaving mills, while in other industry groups a majority were in day shifts. In regard to daily rest-intervals, about 71 per cent. of worker-members were enjoying half-an-hour daily rest-interval and 18 per cent. enjoyed rest-interval of more than half-an-hour. As regards pay-period, most of the worker-members were being paid monthly; this group also included those employed on daily rate but paid at the end of the month. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 43 per cent. of them enjoyed leave from 11 to 15 days, and about 12 per cent. for 16 days and above. About 26 per cent. of the worker-members reported that they had not enjoyed any paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9 Social security benefits

Data were also collected on social security benefits, e.g., under the Employees' Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8  
*Distribution of employees by social security benefits*

Schemes								Percentage of employees
1								2
<i>Employees' Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	1.89
No arrangement	..	..	..	..	..	..	..	6.04
If arrangement								
(a) Contributing	..	..	..	..	..	..	..	76.60
(b) Not contributing								
(i) Not interested	..	..	..	..	..	..	..	1.89
(ii) Not eligible	..	..	..	..	..	..	..	13.58
Total								100.00
<i>Employees' State Insurance Scheme</i>								
Not reporting	..	..	..	..	..	..	..	0.38
No arrangement	..	..	..	..	..	..	..	15.09
If arrangement								
(a) Contributing	..	..	..	..	..	..	..	84.53
(b) Not contributing	..	..	..	..	..	..	..	..
Total								100.00

Of the total of 265 employee-members, about 77 per cent. were contributing to provident fund account either under the Employees' Provident Fund Act or under voluntary Provident Fund Schemes maintained by the employers. Out of about 15 per cent. of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 6 per cent. of the cases, there was no arrangement for provident fund. About 85 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work-injury and maternity benefits.

Apart from the Employees' Provident Fund and Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers, such as, pension, gratuity, etc., was also collected. As for gratuity, 29 employee members out of the total of 265 reported provisions of a system of gratuity in the establishments where they were employed and the remaining reported no provision of such benefit. As regards pension, only 11 employee-members reported the existence of this benefit and in a majority of cases one-third of basic pay was reported as the scale of pension. Nine employee-members reported arrangements for *ad hoc* monetary help from their employers in case of need.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2 Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

*A—Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60 <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (in Rupees)</i>				
Savings .. .. .	226.67	743.10	1,483.02	885.99
Assets .. .. .	278.15	536.71	2,181.69	954.88
Total .. .. .	504.82	1,279.81	3,664.71	1,840.87

*B—Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60 <120	120 and above	All
1	2	3	4	5
<b>(i) SAVINGS</b>				
<b>(a) On family account</b>				
Life insurance premium paid .. .. .	2.54	2.52	2.45	
Provident fund—own contribution .. .. .	7.30	26.58	19.13	21.95
Provident fund—employer's contribution .. .. .	7.30	25.51	18.17	20.97
Savings (bank, postal and cash in hand) .. .. .	30.30	1.95	0.41	1.99
Others .. .. .	1.49	0.08	0.63	
Total .. .. .	44.90	58.07	40.31	48.04

TABLE 13.1—*contd*

	1	2	3	4	5
(b) On enterprise and other purposes account ..	..	..	..	0.17	0.09
<b>(ii) ASSETS</b>					
<b>(a) On family account</b>					
Land .. .. .	..	18.34	9.43	11.32	10.73
Buildings .. .. .	..	13.21	16.13	34.10	25.78
Jewellery and ornaments .. .. .	..	23.26	15.68	11.98	13.91
Others .. .. .	..	0.29	0.69	1.28	1.00
Total ..	..	55.10	41.93	58.68	51.42
(b) On enterprise and other purposes account ..	..	..	..	0.84	0.45
Grand total ..	..	100.00	100.00	100.00	100.00
Total number of reporting families ..	..	27	147	65	239

Out of the total of 240 sampled families, 239 or about 99.6 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 885.99 and of assets per reporting family to Rs. 954.88 giving a total of Rs. 1,840.87. Thus, savings formed about 48 per cent. and assets about 52 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held almost wholly on 'family account'.

### 13.3 Extent of savings and assets

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60 <120	120 and above	All
1	2	3	4	5
Not reporting .. .. .	..	0.68	..	0.42
No savings and assets .. .. .	51.86	10.14	3.08	12.92
Below Rs. 200 .. .. .	22.22	6.08	1.54	6.67
Rs. 200 to below Rs. 500 .. .. .	3.70	7.43	1.54	5.42
Rs. 500 to below Rs. 1,500 .. .. .	11.11	49.32	30.77	40.00
Rs. 1,500 to below Rs. 2,500 .. .. .	3.70	15.54	30.77	18.33
Rs. 2,500 to below Rs. 3,500 .. .. .	3.70	6.08	9.23	6.66
Rs. 3,500 to below Rs. 4,500 .. .. .	..	0.68	6.15	2.08
Rs. 4,500 and above .. .. .	3.71	4.05	16.92	7.50
Total ..	100.00	100.00	100.00	100.00

About 13 per cent. of the families had no savings and assets. This percentage was 52 in the lowest income class. Roughly, 40 per cent. of the families reported savings and assets of Rs. 500.00 to below Rs. 1,500.00.

### 13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc. possessed*

Durable articles and live-stock						Number of families reporting possession of articles, etc.	Percent-age of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1						2	3	4	5
Table	..	..	..	..	..	30	10.83	37	1.23
Chair	..	..	..	..	..	40	16.67	65	1.62
Sewing machine	..	..	..	..	..	29	12.08	30	1.03
Clock, time-piece	..	..	..	..	..	70	29.17	72	1.03
Cot	..	..	..	..	..	231	96.26	622	2.69
Chowki	..	..	..	..	..	18	7.50	40	2.22
Radio	..	..	..	..	..	11	4.58	11	1.00
Gramophone	..	..	..	..	..	1	0.42	1	1.00
Harmonium	..	..	..	..	..	5	2.08	5	1.00
Tabla, dholak	..	..	..	..	..	9	3.75	10	1.11
Stringed instrument	..	..	..	..	..	1	0.42	6	6.00
Fountain pen	..	..	..	..	..	78	32.50	102	1.31
Wrist watch	..	..	..	..	..	37	15.42	41	1.11
Bicycle	..	..	..	..	..	43	17.92	47	1.09
Cow, buffalo	..	..	..	..	..	3	1.25	3	1.00

It would appear from the above table that the possession of somewhat costly durable articles, such as, sewing machine, bicycle, radio, gramophone, wrist watch, etc., was not very uncommon among the working class families surveyed.

### 13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income class.*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	18.18	4.21	2.50	4.79
Rs. 50 to less than Rs. 100 .. ..	27.27	8.42	..	7.53
Rs. 100 to less than Rs. 150 .. ..	9.09	8.42	15.00	10.27
Rs. 150 to less than Rs. 250 .. ..	9.09	23.16	2.50	16.44
Rs. 250 to less than Rs. 500 .. ..	27.28	28.42	30.00	28.77
Rs. 500 to less than Rs. 1,000 .. ..	9.09	27.37	50.00	32.20
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt ..	11	95	40	146

Taking all families together, about 32 per cent. reported debt between Rs. 500.00 and Rs. 1,000.00 and about 29 per cent. between Rs. 250.00 and Rs. 500.00.

### 13.6 Purpose of Loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) On family account			
Festival .. ..	0.68	1.24	0.49
Marriage .. ..	28.09	24.22	38.72
Child birth .. ..	4.11	7.76	4.45
Funeral .. ..	2.74	3.11	2.19
Sickness .. ..	19.86	24.54	19.81
Education .. ..	0.69	1.55	1.14
Unemployment or lay-off .. ..	2.74	3.42	1.69
Meeting current deficit .. ..	26.72	22.05	16.71
Inherited debt .. ..	1.37	0.93	1.21
Others .. ..	6.16	5.90	5.79
Total ..	93.16	94.72	92.20

TABLE 13.5—*contd*

	1	2	3	4
<b>(B) On enterprise and other purposes account</b>				
Building .. ..		2.05	1.87	3.03
Purchase of other assets ..		2.74	1.24	1.24
Cultivation .. ..		0.68	0.93	1.29
Other family enterprise ..		0.68	0.62	0.99
Inherited debt .. ..		0.69	0.62	1.10
Others .. ..		..	..	0.15
Total ..		6.84	5.28	7.80
Grand total ..		100.00	100.00	100.00
Absolute totals ..		146	322	65,903(Rs.)

Out of the total of 240 sampled families, 146 or about 61 per cent. reported debt on the date of survey. Out of the families reporting debt about 93 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

### 13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by sources, nature of security, rate of interest and instalments for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Per- cent- age of loans	Nature of security	Per- cent- age of loans	Rate of interest	Per- cent- age of loans	Type of instalment	Per- cent- age of loans
1	2	3	4	5	6	7	8
Provident fund	19.57	Not reporting	30.12	Not reporting	11.80	Not reporting	22.98
Co-operative Society	3.11	No security	60.57	No interest	26.09	Weekly	0.93
Employer	1.86	Land	1.24	Less than 6%	20.50	Monthly	38.83
Money lender	17.08	Ornaments and jewellery	5.90	6% to less than 12½%	13.66	Quarterly	0.93
Shop-keeper	4.35	Others	2.17	12½% to less than 25%	12.42	Half yearly	1.55
Friends and relatives	50.61			25% to less than 50%	9.94	Yearly	4.97
Others	3.42			50% and above	5.59	Others	29.81
Total	100.00		100.00		100.00		100.00



A large portion (51 per cent.) of loans were taken from friends and relatives. Sixty-one per cent. of the loans were taken against no security. About 26 per cent. of the loans were taken without interest. Interest at the rate of less than 6 per cent. was paid in case of about 21 per cent. of the loans. About 39 per cent. of the loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Delhi centre to 9.8 thousand. Of the total families, 37.2 per cent. consisted of single member, 18.9 per cent. of two to three members, 20.9 per cent. of four to five members, 16.0 per cent. of six to seven members and the remaining 7 per cent. consisted of more than 7 members. By family type, 37.2 per cent. consisted of unmarried earner, husband or wife, i.e., single workers with dependants living elsewhere. Others in order were those consisting of husband, wife and children (32.1 per cent.), husband, wife, children and other members (14 per cent.), husband and wife (4.7 per cent.), unmarried earner and other members (1.5 per cent.) and rest (10.5 per cent.).

The average size of the family was 3.46 persons. Of these, 1.12 were earners, 0.07 earning dependants and 2.27 non-earning dependants. Of the earners, 1.09 were adult male, 0.02 adult female and 0.01 male children. About 85.5 per cent. of the families had only one income recipient. On an average, a family had 2.28 dependants living with it and 0.80 dependants living elsewhere.

The average monthly income worked out to Rs. 123.69 per family and Rs. 35.78 per capita. The largest number of families (35.5 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. The families with an income of 'Rs. 210 and above' per month formed 9.6 per cent. of the total. Broadly, the income of large sized families was higher.

Of the average monthly income of Rs. 123.69 per family, income from paid employment accounted for Rs. 118.63 or 95.9 per cent., income from self-employment for Rs. 2.30 or 1.9 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 2.76 or 2.2 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 134.83 per family, Rs. 39.04 per capita and Rs. 47.85 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes. As the size of the family increased, a larger percentage of families came in higher expenditure classes.

Of the average monthly expenditure of Rs. 134.83 per family, consumption expenditure accounted for Rs. 120.96, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked to Rs. 61.78 or 51 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Delhi revealed that while the overall nutritive value of the diets was reasonably good, there was room for improvement. Increased intake of green leafy vegetables and intake of at-least skimmed milk especially by the children and pregnant and nursing women would help to overcome the deficiencies in respect of calcium and vitamin 'A'. Intake of a mixed cereal diet instead of wheat alone and inclusion of more pulses may be desirable to improve the vitamin B<sub>1</sub> intake.

#### 14.2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built up on the basis of data collected in regard to these aspects. Among industrial workers in Delhi, 51\* per cent. of all members (aged 5 years and above) were illiterate and about 38\* per cent. had received education upto or below primary standard. About 19 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 64. The reasons for not receiving education in case of children were mainly financial difficulties, domestic difficulties and lack of interest.

Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular one among the families.

A majority of working class families were living in chawls/bustees independent houses mostly pucca private buildings. The accommodation occupied by them generally consisted of one living room with no provision for separate kitchen, store and bath. In most cases there were arrangements for tap water supply though outside the dwellings and flush common latrines. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, school and cinema house were in most cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 70 per cent. of the employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 46 per cent. of the employee-members were working in day shifts and about 38 per cent. in different shifts by rotation. About 71 per cent. of the employee-members were enjoying a daily rest interval of half-an-hour or less. Most of them were being paid monthly. Paid earned leave was being enjoyed by a majority of them. A large majority of them were covered by the Employees' Provident Fund and the Employees' Insurance Schemes.

About 99.6 per cent. of the families reported assets and savings on the date of survey. Savings formed 48 per cent. and assets 52 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to Rs. 885.99 and Rs. 954.88 respectively. Roughly 58 per cent. of the families reported savings and assets between Rs. 500.00 and Rs. 2,500.00.

About 61 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on "family account".

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\*Estimated Figures.

## APPENDIX I

*List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59***A. Factory Centres**

- |                     |                        |
|---------------------|------------------------|
| 1. Digboi           | 17. Sambalpur          |
| 2. Jamshedpur       | 18. Kanpur             |
| 3. Monghyr-Jamalpur | 19. Varanasi (Banaras) |
| 4. Bombay           | 20. Saharanpur         |
| 5. Ahmedabad        | 21. Calcutta           |
| 6. Nagpur           | 22. Howrah             |
| 7. Bhavnagar        | 23. Asansol            |
| 8. Sholapur         | 24. Bangalore          |
| 9. Bhopal           | 25. Alleppey           |
| 10. Indore          | 26. Alwaye             |
| 11. Gwalior         | 27. Amritsar           |
| 12. Madras          | 28. Yamunanagar        |
| 13. Madurai         | 29. Jaipur             |
| 14. Coimbatore      | 30. Ajmer              |
| 15. Guntur          | 31. Delhi              |
| 16. Hyderabad       | 32. Srinagar           |

**B. Mining Centres**

- |              |                      |
|--------------|----------------------|
| 33. Jharia   | 37. Gudur            |
| 34. Kodarma  | 38. Barbil           |
| 35. Noamundi | 39. Raniganj         |
| 36. Balaghat | 40. Kolar Gold Field |

**C. Plantation Centres**

- |                |                 |
|----------------|-----------------|
| 41. Labac      | 46. Darjeeling  |
| 42. Rangapara  | 47. Jalpaiguri  |
| 43. Mariani    | 48. Chikmagalur |
| 44. Doom Dooma | 49. Ammathi     |
| 45. Coonoor    | 50. Mundakkayam |

## APPENDIX II

*Average monthly expenditure—item-wise—per family*

Item	Single member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(a) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Paddy .. ..	1	0.01	1	..
Rice .. ..	160	2.27	551	2.98
Wheat .. ..	92	3.09	421	11.36
Wheat atta .. ..	125	4.33	325	6.49
Jowar .. ..	..	..	2	0.01
Bajra .. ..	2	0.02	19	0.07
Bajra atta .. ..	1	..	19	0.07
Maize .. ..	..	..	6	0.02
Maize atta .. ..	1	..	26	0.05
Barley .. ..	..	..	2	0.01
Pea .. ..	1	..	9	0.04
Pea atta .. ..	1	..	4	0.01
Gram .. ..	33	0.24	204	1.05
Gram atta .. ..	11	0.06	82	0.19
Sattu .. ..	..	..	1	..
Maida .. ..	1	..	35	0.07
Suji, rawa .. ..	46	0.09	199	0.17
Bread .. ..	3	..	32	0.05
Biscuit .. ..	1	0.01	21	0.06
Other wheat products .. ..	1	..	5	0.01
Other cereals .. ..	..	..	2	..
Grinding charges, etc. .. ..	89	0.12	407	0.47
Sub-total : cereals and products ..	206	10.24	701	23.18

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Pulses and products</i>					
Arhar .. .. .	153	0.72	508	0.83	
Gram .. .. .	71	0.11	388	0.31	
Moong .. .. .	134	0.42	537	0.67	
Masur .. .. .	74	0.15	366	0.34	
Urd .. .. .	148	0.45	541	0.67	
Khesari .. .. .	..	..	1	..	
Pea .. .. .	1	..	7	..	
Other pulses .. .. .	2	..	22	0.02	
Pulse products .. .. .	4	0.01	38	0.03	
Sub-total : pulses and products ..	201	1.86	693	2.87	
<i>Oil seeds, oils and fats</i>					
Mustard oil .. .. .	141	0.94	496	1.89	
Coconut oil .. .. .	1	..	7	..	
Gingelly oil .. .. .	..	..	1	0.02	
Other vegetable oils .. .. .	..	..	2	0.01	
Vanaspati .. .. .	56	0.45	309	1.61	
Sub-total : oil seeds, oils and fats ..	166	1.39	608	3.53	
<i>Meat, fish and eggs</i>					
Goat meat .. .. .	48	0.41	231	1.11	
Pork .. .. .	..	..	2	..	
Buffalo meat .. .. .	4	0.01	7	0.02	
Poultry .. .. .	..	..	1	0.01	
Fresh fish .. .. .	6	0.14	18	0.10	
Egg hen .. .. .	..	..	13	0.04	
Egg duck .. .. .	..	..	1	..	
Sub-total : meat, fish and eggs ..	51	0.56	238	1.28	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Milk and products</i>					
Milk (cow) .. .. .	19	0.53	39	0.46	
Milk (buffalo) .. .. .	152	3.65	597	7.71	
Curd .. .. .	41	0.21	184	0.40	
Lassi .. .. .	2	0.01	7	0.03	
Khoa .. .. .	1	0.06	1	0.02	
Ghee (cow) .. .. .	..	..	3	0.07	
Ghee (buffalo) .. .. .	127	4.57	404	5.94	
Butter .. .. .	..	..	2	..	
Powdered milk .. .. .	..	..	9	0.06	
Cheese .. .. .	..	..	3	..	
Other milk and products .. .. .	..	..	4	0.05	
Sub-total : milk and products ..	204	9.03	680	14.74	
<i>Condiments and spices</i>					
Salt .. .. .	206	0.07	700	0.14	
Turmeric .. .. .	206	0.15	697	0.24	
Chillies green .. .. .	23	0.03	92	0.05	
Chillies dry .. .. .	196	0.36	670	0.67	
Tamarind .. .. .	14	0.01	43	0.02	
Onion .. .. .	151	0.27	550	0.37	
Garlic .. .. .	50	0.05	232	0.08	
Coriander .. .. .	117	0.09	472	0.16	
Ginger .. .. .	23	0.03	108	0.05	
Pepper .. .. .	19	0.03	69	0.03	
Methi .. .. .	8	..	40	0.01	
Saffron .. .. .	1	..	2	..	
Mustard .. .. .	..	..	1	..	
Jira .. .. .	114	0.17	407	0.24	
Clove .. .. .	2	..	17	0.01	
Elachi .. .. .	4	..	25	0.01	
Mixed Spices .. .. .	110	0.21	459	0.38	
Other spices, etc. .. .. .	13	0.02	68	0.03	
Sub-total : condiments and spices ..	206	1.49	701	2.49	

## APPENDIX II--contd.

	1	2	3	4	5
<i>Vegetables and products</i>					
Potato .. ..	201	0.93	691	1.52	
Muli, turnip, radish .. ..	54	0.10	232	0.14	
Carrot, beet .. ..	40	0.06	117	0.07	
Arum .. ..	23	0.04	117	0.11	
Other root vegetables .. ..	2	..	3	..	
Brinjal .. ..	112	0.27	464	0.44	
Cauliflower .. ..	86	0.25	280	0.33	
Cabbage .. ..	50	0.10	88	0.11	
Jack fruit .. ..	33	0.12	107	0.13	
Ladies finger .. ..	60	0.13	289	0.31	
Tomato .. ..	118	0.26	437	0.42	
Cucumber .. ..	..	..	4	..	
Pumpkin .. ..	52	0.07	203	0.13	
Gourd .. ..	12	0.01	70	0.03	
Karela .. ..	27	0.05	132	0.09	
Bean .. ..	2	..	18	0.01	
Pea .. ..	25	0.05	99	0.09	
Other vegetables .. ..	11	0.01	25	0.02	
Palka .. ..	56	0.07	262	0.13	
Amaranth chalai .. ..	..	..	3	..	
Methi .. ..	20	0.03	85	0.05	
Other leafy vegetables .. ..	4	..	26	0.01	
Pickle preservative .. ..	1	0.02	4	0.01	
Other vegetable products .. ..	2	0.01	20	0.02	
Sub-total : vegetables and products ..	206	2.58	698	4.17	
<i>Fruits and products</i>					
Banana, plantain .. ..	93	0.21	334	0.34	
Orange .. ..	25	0.12	94	0.17	
Lemon .. ..	28	0.09	120	0.11	
Mango .. ..	19	0.17	85	0.36	
Jack fruit .. ..	..	..	10	0.01	
Water-melon .. ..	1	..	12	0.01	
Pine apple .. ..	..	..	2	..	
Cocoanut .. ..	..	..	5	0.01	
Papaya .. ..	15	0.07	58	0.13	
Apple .. ..	4	0.03	13	0.05	
Kharbooza .. ..	4	..	21	0.02	
Dried fruit .. ..	17	0.08	58	0.12	
Other fruits .. ..	15	0.04	78	0.16	
Jam and jelly .. ..	..	..	3	..	
Other fruit products .. ..	2	0.01	7	0.01	
Sub-total : fruits and products ..	130	0.82	477	1.50	



## APPENDIX II—contd.

	1	2	3	4	5
<i>Sugar, honey, etc.</i>					
Sugar-crystal .. .. .	142	0.90	601	2.66	
Sugar-deshi .. .. .	23	0.17	102	0.23	
Gur .. .. .	87	0.45	300	0.61	
Honey .. .. .	1	..	11	0.02	
Sugar-candy .. .. .	4	0.02	9	0.01	
Others .. .. .	4	0.02	18	0.02	
Sub-total : sugar, honey, etc. ..	188	1.56	674	3.55	
<i>Prepared meals, etc.</i>					
Meals .. .. .	45	3.15	63	1.54	
Snack saltish .. .. .	33	0.21	96	0.24	
Snack sweet .. .. .	43	0.32	150	0.44	
Hot drink tea .. .. .	125	1.70	335	1.53	
Hot drink coffee .. .. .	1	0.01	1	..	
Hot drink others .. .. .	9	0.18	20	0.19	
Toffee chocolate .. .. .	2	..	19	0.01	
Ice cream fruit salad .. .. .	..	..	4	0.01	
Green coconut .. .. .	..	..	1	..	
Sugar cane juice .. .. .	3	0.01	6	0.01	
Cold drink .. .. .	1	0.01	6	0.01	
Others .. .. .	5	0.08	8	0.04	
Sub-total : prepared meals, etc. ..	161	5.67	449	4.02	
<i>Non-alcoholic beverages</i>					
Tea leaf .. .. .	77	0.13	393	0.42	
Ice .. .. .	4	0.01	26	0.02	
Squash and syrup .. .. .	..	..	2	0.01	
Sub-total : non-alcoholic beverages ..	79	0.14	405	0.45	
<i>Pan, supari, etc.</i>					
Pan leaf .. .. .	19	0.07	73	0.10	
Pan finished .. .. .	64	0.19	180	0.19	
Supari .. .. .	12	0.11	55	0.12	
Lime .. .. .	9	..	40	..	
Katha .. .. .	11	0.04	53	0.05	
Others .. .. .	1	..	4	..	
Sub-total : pan, supari, etc. ..	86	0.41	256	0.46	
<i>Tobacco and products</i>					
Bidi .. .. .	150	1.85	453	1.81	
Cigarette .. .. .	19	0.16	102	0.47	
Zarda, kimam, surti .. .. .	6	0.03	17	0.03	
Chewing tobacco .. .. .	31	0.21	96	0.17	
Smoking tobacco .. .. .	3	0.02	11	0.03	
Leaf tobacco .. .. .	1	..	18	0.02	
Hukka tobacco/prepared .. .. .	42	0.21	128	0.22	
Snuff .. .. .	1	0.02	2	0.01	
Sub-total : tobacco products ..	186	2.50	578	2.76	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Alcoholic beverages, etc.</i>					
Country liquor .. .. .	4	0·14	14	0·21	
Bhang .. .. .	1	0·01	2	..	
Opium .. .. .	..	..	2	0·62	
Charas .. .. .	..	..	1	..	
Beer .. .. .	..	..	1	0·04	
Refined liquor .. .. .	1	0·01	5	0·03	
Sub-total : alcoholic beverages, etc.	..	6	0·16	25	0·30
Total : food, beverages, etc.	..	244	38·41	743	65·30
(i) Food .. .. .	244	35·34	743	61·78	
(ii) Tobacco, pan, supari and intoxicants ..	..	3·07	..	3·52	
<b>FUEL AND LIGHT</b>					
Firewood and chips .. .. .	154	1·32	497	2·24	
Coal and coke .. .. .	96	0·64	457	1·87	
Saw dust .. .. .	26	0·12	52	0·08	
Kerosene oil-fuel .. .. .	50	0·08	174	0·13	
Kerosene oil-lighting .. .. .	143	0·21	433	0·40	
Electricity-fuel .. .. .	1	..	4	0·01	
Electricity-lighting .. .. .	32	0·12	175	0·44	
Gas .. .. .	2	..	2	..	
Dung cake .. .. .	11	0·03	81	0·22	
Charcoal .. .. .	29	0·20	118	0·38	
Electric bulb .. .. .	..	..	21	0·04	
Candle .. .. .	3	..	19	0·01	
Match box .. .. .	225	0·30	718	0·40	
Other lighting oils .. .. .	2	..	5	0·01	
Others .. .. .	12	0·01	44	0·02	
Total : fuel and light	..	232	3·03	731	6·25
<b>HOUSING</b>					
<i>Rent for housing, and water charges</i>					
Residential house-rent .. .. .	186	2·84	578	5·33	
Residential land-rent .. .. .	..	..	1	..	
House rent owned-free .. .. .	43	0·71	101	1·02	
Water charges .. .. .	18	0·04	118	0·24	
Sub-total : rent for housing and water charges	230	3·59	685	6·59	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>House repairs and upkeep</i>					
Repairs .. .. .	..	..	..	14	0.17
White washing .. .. .	..	3	0.01	12	0.04
Sub-total : house repairs and upkeep ..	..	3	0.01	18	0.21
<i>Furniture, etc.</i>					
Bedstead, cot .. .. .	..	10	0.21	38	0.29
Mat, mattress, durrie .. .. .	..	4	0.06	13	0.08
Chouki, takhat .. .. .	..	..	..	3	0.01
Carpet .. .. .	..	..	..	1	0.01
Curtain, screen blind .. .. .	..	..	..	1	..
Showcase, almirah .. .. .	..	..	..	1	0.02
Chair .. .. .	..	..	..	1	0.01
Table .. .. .	..	..	..	3	0.02
Table cloth .. .. .	..	..	..	2	0.01
Wall paper .. .. .	..	..	..	1	0.01
Others .. .. .	..	4	0.02	6	0.03
Repair and maintenance .. .. .	..	..	..	20	0.13
Sub-total : furniture, etc. ..	..	18	0.29	83	0.62
<i>Household appliances</i>					
Box, trunk .. .. .	..	7	0.21	13	0.13
Suitcase attache case .. .. .	..	4	0.07	6	0.04
Utensil-earthenware .. .. .	..	18	0.03	83	0.05
Utensil-iron .. .. .	..	5	0.05	19	0.07
Utensil-stainless steel .. .. .	..	1	..	4	..
Utensil-aluminium .. .. .	..	1	..	4	..
Utensil-copper .. .. .	..	2	0.08	4	0.04
Utensil-brass .. .. .	..	8	0.13	44	0.27
Glassware .. .. .	..	15	0.03	42	0.04
Enamelware .. .. .	..	..	..	2	0.01
Chinaware .. .. .	..	7	0.03	45	0.07
Bucket .. .. .	..	8	0.04	18	0.04
Lock .. .. .	..	16	0.05	35	0.13
Broom .. .. .	..	59	0.03	313	0.09
Rope, string .. .. .	..	1	..	14	0.05
Cutlery .. .. .	..	..	..	1	..
Oven .. .. .	..	3	0.01	13	0.04
Electric and gas stove .. .. .	..	..	..	1	..
Other electricals .. .. .	..	..	..	1	0.01
Lantern, lamp .. .. .	..	4	..	11	0.01
Water boiler .. .. .	..	..	..	1	..
Air conditioner, etc. .. .. .	..	..	..	1	0.10
Household tools .. .. .	..	1	0.02	1	0.01
Other household appliances .. .. .	..	5	0.02	10	0.03
Rent (household appliances) .. .. .	..	..	..	4	0.01
Repair and maintenance .. .. .	..	4	0.03	17	0.06
Sub-total : household appliances ..	..	110	0.83	448	1.30

APPENDIX II—*contd.**Household services*

Cook	..	..	..	..	1	0.01	3	..
Sweeper	..	..	..	..	109	0.19	471	0.48
Sub-total : household services					110	0.20	474	0.48
<i>Total : housing</i>					239	4.92	732	9.20

## CLOTHING, BEDDING, ETC.

*Ready-made clothing*

Dhoti	..	..	..	..	4	0.12	15	0.16
Pyjama	..	..	..	..	..	..	1	0.01
Trousers	..	..	..	..	1	0.02	4	0.05
Half-pants	..	..	..	..	1	0.01	4	0.01
Jawahar-coat, etc.	..	..	..	..	1	0.02	1	0.01
Vest	..	..	..	..	10	0.06	21	0.05
Bush-shirt	..	..	..	..	2	0.03	6	0.04
Shirt, Kameez, kurta	..	..	..	..	1	0.04	2	0.02
Coat, over coat	..	..	..	..	..	..	1	0.06
Ganji, banian	..	..	..	..	10	0.08	23	0.06
Sari	..	..	..	..	2	0.08	13	0.11
Petti coat	..	..	..	..	1	0.03	1	0.01
Doppatta, urani	..	..	..	..	..	..	2	0.02
Frock	..	..	..	..	3	0.01	4	..
Under garment	..	..	..	..	2	..	4	..
Chaddar, angabastram	..	..	..	..	..	..	1	0.01
Towel	..	..	..	..	4	0.02	7	0.01
Gamcha	..	..	..	..	1	..	4	0.01
Handkerchief	..	..	..	..	1	..	3	..
Shawl, wrapper, scraf	..	..	..	..	..	..	4	0.02
Sweater, pull-over	..	..	..	..	1	0.04	5	0.06
Wool	..	..	..	..	..	..	1	..
Others shirting, etc.	..	..	..	..	..	..	1	..
Other cloth	..	..	..	..	1	0.17	4	0.09
Other clothing (miscellaneous)	..	..	..	..	1	0.04	1	0.01
Sub-total : ready-made clothing					37	0.77	98	0.82

## APPENDIX II—contd.

	1	2	3	4	5
<i>Non-ready-made clothing</i>					
Dhoti .. .. .	41	1.61	130	2.13	
Lungi .. .. .	3	0.01	3	0.01	
Pyjama .. .. .	3	0.07	9	0.05	
Trousers .. .. .	..	..	2	0.04	
Half-pants .. .. .	1	0.01	3	0.01	
Jawahar coat, etc. .. .. .	..	..	1	0.01	
Shirt, Kameez, kurta .. .. .	19	0.47	45	0.38	
Coat, over coat .. .. .	1	0.03	2	0.01	
Ganji, banian .. .. .	6	0.02	10	0.01	
Sari .. .. .	5	0.27	31	0.57	
Blouse, choli .. .. .	..	..	7	0.03	
Petti coat .. .. .	..	..	2	0.02	
Salwar .. .. .	1	0.04	2	0.03	
Dopatta, urani .. .. .	3	0.07	7	0.06	
Frock .. .. .	..	..	2	0.01	
Under garment .. .. .	2	0.03	3	0.01	
Chaddar, angabastram .. .. .	2	0.03	3	0.03	
Towel .. .. .	1	..	4	0.01	
Gamcha .. .. .	1	..	5	0.01	
Handkerchief .. .. .	..	..	1	0.02	
Shawl, wrapper, scarf .. .. .	..	..	1	0.02	
Sweater, pull-over .. .. .	..	..	2	..	
Wool .. .. .	..	..	10	0.09	
Long cloth .. .. .	30	0.63	90	0.75	
Mulmul .. .. .	1	0.02	6	0.04	
Satin .. .. .	..	..	17	0.14	
Poplin .. .. .	40	1.21	132	1.45	
Other shirting, etc. .. .. .	46	1.21	133	1.32	
Neck-tie .. .. .	1	0.02	3	0.04	
Other cloth .. .. .	75	2.23	250	2.62	
Other hosiery garment .. .. .	..	..	1	..	
Other knitted garment .. .. .	2	0.01	4	0.01	
Other clothing (Miscellaneous) .. .. .	4	0.12	9	0.07	
Sub-total : non-ready-made clothing .. .. .	145	8.11	439	10.00	
<i>Head wear</i>					
Turban .. .. .	3	0.09	6	0.07	
Cap .. .. .	5	0.02	8	0.01	
Others .. .. .	..	..	2	0.01	
Sub-total : headwear .. .. .	8	0.11	16	0.09	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Bedding</i>					
Bed-sheet .. .. .	19	0.41	57	0.46	
Pillow .. .. .	3	0.03	13	0.04	
Durrie .. .. .	3	0.14	9	0.10	
Blanket, rug .. .. .	1	0.03	5	0.07	
Bed cover .. .. .	..	..	7	0.09	
Pillow case .. .. .	..	..	2	0.01	
Bedding cloth .. .. .	3	0.04	14	0.14	
Others .. .. .	9	0.20	32	0.29	
Sub-total : bedding ..	30	0.85	113	1.20	
<i>Foot wear</i>					
Shoe .. .. .	29	0.93	92	0.84	
Sandal .. .. .	3	0.09	18	0.21	
Chappal .. .. .	8	0.10	66	0.37	
Boot .. .. .	7	0.18	35	0.31	
Slipper .. .. .	2	0.04	3	0.03	
Hose .. .. .	..	..	1	..	
Socks .. .. .	4	0.01	15	0.02	
Others .. .. .	1	..	6	..	
Sub-total : footwear ..	45	1.35	183	1.78	
<i>Miscellaneous</i>					
Laundry .. .. .	7	0.04	15	0.03	
Washerman .. .. .	62	0.24	223	0.42	
Washing soap .. .. .	227	1.05	721	1.99	
Soda .. .. .	8	0.01	55	0.03	
Soap chips and powder .. .. .	2	..	30	0.04	
Dry cleaning .. .. .	2	0.02	15	0.06	
Dyeing .. .. .	1	..	1	..	
Tailoring, mending, etc. .. .. .	111	1.24	309	1.48	
Embroidery .. .. .	1	0.01	4	0.01	
Others .. .. .	27	0.02	139	0.04	
Repair, etc., (foot wear) .. .. .	86	0.23	303	0.27	
Repair of head wear .. .. .	5	0.02	7	0.01	
Others .. .. .	5	..	27	0.02	
Sub-total : miscellaneous ..	238	2.88	736	4.40	
Total : clothing, bedding, etc. ..	239	14.07	737	18.29	
MISCELLANEOUS					
<i>Medical care</i>					
Doctor's fee .. .. .	..	..	5	0.03	
Medicine .. .. .	18	0.82	132	1.86	
Dentist's fee .. .. .	..	..	2	0.07	
Hospitalisation .. .. .	1	0.13	9	0.59	
Spectacles .. .. .	..	..	1	0.01	
E.S.I. premium .. .. .	214	2.03	627	2.48	
Health services contribution .. .. .	4	0.01	37	0.03	
Others .. .. .	..	..	1	0.04	
Sub-total : medical care ..	222	2.99	679	5.11	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Personal care</i>					
Hair oil, etc. .. .. .	135	0.36	408	0.53	
Hair lotion, etc. .. .. .	2	0.01	6	0.01	
Barber .. .. .	224	0.76	691	1.01	
Snow, face cream, etc. .. .. .	1	..	31	0.05	
Toilet soap .. .. .	172	0.40	585	0.63	
Soap nut .. .. .	2	..	6	..	
Comb, hair brush .. .. .	26	0.02	127	0.05	
Mirror .. .. .	15	0.02	48	0.04	
Face powder .. .. .	1	..	20	0.04	
Tooth-powder .. .. .	10	0.02	43	0.04	
Tooth-paste .. .. .	6	0.01	38	0.06	
Tooth brush .. .. .	2	..	6	0.01	
Neem and similar stick .. .. .	28	0.03	52	0.02	
Blade .. .. .	78	0.05	276	0.08	
Shaving soap .. .. .	..	..	6	..	
Razor .. .. .	3	0.01	3	..	
Other shaving requisites .. .. .	..	..	2	..	
Scent and perfume .. .. .	4	0.04	8	0.02	
Lip stick, etc. .. .. .	1	..	4	..	
Others .. .. .	7	0.02	17	0.02	
Sub-total : personal care .. .. .	244	1.75	741	2.61	
<i>Education and reading</i>					
School, collage fees .. .. .	1	0.01	187	0.63	
Books-school .. .. .	1	..	66	0.25	
Books-general .. .. .	7	0.06	31	0.06	
Hostel charges .. .. .	..	..	1	0.02	
Stationery .. .. .	5	0.02	130	0.15	
Private tuition .. .. .	..	..	9	0.06	
News paper .. .. .	7	0.03	35	0.09	
Periodicals and journals .. .. .	3	..	4	..	
Library charges .. .. .	..	..	3	..	
Others .. .. .	1	..	18	0.03	
Sub-total : education and reading .. .. .	19	0.12	264	1.29	
<i>Recreation, etc.</i>					
Cinema .. .. .	45	0.46	171	0.52	
Toy .. .. .	4	0.01	40	0.03	
Theatre .. .. .	..	..	2	0.01	
Mela and fair .. .. .	2	0.02	16	0.03	
Picnic, exhibition, etc. .. .. .	5	0.01	15	0.01	
Sports goods .. .. .	..	..	1	0.01	
Club fees, etc. .. .. .	1	..	6	..	
Others .. .. .	3	0.01	6	0.03	
Sub-total : recreation, etc. .. .. .	58	0.51	225	0.64	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Transport, etc.</i>					
Rail .. .. .	67	1.75	151	2.01	
Bus .. .. .	102	1.07	286	1.15	
Tram .. .. .	3	..	16	0.01	
Rickshaw .. .. .	3	..	10	0.01	
Water transport .. .. .	..	..	1	..	
Horse cab .. .. .	43	0.17	132	0.31	
Auto rickshaw, scooter .. .. .	3	0.02	14	0.05	
Taxi .. .. .	2	0.02	6	0.03	
Bicycle hire .. .. .	3	0.01	7	0.04	
Petrol, etc. .. .. .	..	..	1	0.01	
Repair charges .. .. .	5	0.05	14	0.08	
Other expenses of owned transport .. .. .	1	0.01	4	0.08	
Telephone expenses .. .. .	..	..	1	..	
Postage .. .. .	151	0.26	417	0.23	
Upkeep horse, bullock .. .. .	1	..	2	..	
Others .. .. .	16	0.02	53	0.01	
Sub-total : transport, etc. ..	207	3.38	591	4.02	
<i>Subscription, etc.</i>					
Trade union .. .. .	119	0.15	452	0.21	
Religious .. .. .	17	0.07	73	0.21	
Gift and charity .. .. .	30	0.63	128	1.41	
Other ceremonies .. .. .	8	6.13	35	4.78	
Fines and penalties .. .. .	28	0.13	125	0.26	
Others .. .. .	..	..	5	0.01	
Sub-total : subscription, etc. ..	146	7.11	541	6.88	
<i>Miscellaneous</i>					
Ornament-glass .. .. .	..	..	1	..	
Ornament-others .. .. .	..	..	1	..	
Watch .. .. .	..	..	2	0.03	
Fountain pen .. .. .	5	0.04	26	0.07	
Umbrella .. .. .	2	0.01	9	0.08	
Hand stick .. .. .	1	0.01	1	..	
Other personal effects .. .. .	..	..	5	0.01	
Repair and maintenance .. .. .	..	..	5	0.02	
Other pocket expenses .. .. .	42	0.42	140	0.65	
Other miscellaneous expenses .. .. .	139	0.06	426	0.51	
Sub-total : miscellaneous ..	159	0.54	512	1.37	
Total : miscellaneous ..	..	16.40	..	21.92	
Total : consumption expenditure ..	..	76.83	..	120.96	



## APPENDIX II—contd.

					1	2	3	4	5
<b>(b) NON-CONSUMPTION EXPENDITURE</b>									
<i>Taxes</i>									
Road tax .. .. .	..	..	..	..	..	..	..	1	..
Income tax .. .. .	..	..	..	..	..	1	0.01	3	0.01
Municipal tax .. .. .	..	..	..	..	..	3	0.02	9	0.02
Others .. .. .	..	..	..	..	..	11	0.01	37	0.01
Sub-total: taxes ..					..	15	0.04	50	0.04
<i>Interest, litigation, etc.</i>									
Interest paid on loan .. .. .	..	..	..	..	..	35	1.55	118	2.28
Litigation expenses .. .. .	..	..	..	..	..	..	..	2	0.04
Remittance .. .. .	..	..	..	..	..	106	19.27	183	11.51
Sub-total: interest litigation etc. ..					..	125	20.82	279	13.83
<i>Savings and investments</i>									
Ornaments-gold .. .. .	..	..	..	..	..	1	0.01	4	0.55
Ornaments-silver .. .. .	..	..	..	..	..	1	0.43	2	0.16
Other ornaments .. .. .	..	..	..	..	..	..	2.39	2	0.02
Land and buildings .. .. .	..	..	..	..	..	1	2.39	1	0.89
Bicycle .. .. .	..	..	..	..	..	1	0.35	4	0.28
Sewing machine .. .. .	..	..	..	..	..	..	..	1	0.24
Automobiles .. .. .	..	..	..	..	..	..	..	4	0.04
Tools .. .. .	..	..	..	..	..	..	..	1	..
Life insurance premium .. .. .	..	..	..	..	..	6	0.28	65	1.23
Provident fund contribution .. .. .	..	..	..	..	..	138	3.18	563	5.39
Bank savings .. .. .	..	..	..	..	..	3	0.86	10	0.83
Loan advanced .. .. .	..	..	..	..	..	3	0.57	7	0.59
Shares and securities .. .. .	..	..	..	..	..	..	..	1	0.03
Others .. .. .	..	..	..	..	..	17	3.04	61	5.51
Sub-total: savings and investments ..					..	149	11.11	587	15.76
<i>Debts repaid</i>									
Debts repaid .. .. .	..	..	..	..	..	84	12.88	345	19.59
Sub-total: debts repaid ..					..	84	12.88	345	19.59
Total: non-consumption expenditure ..					..	..	44.85	..	49.22
<b>SUMMARY</b>									
<b>(a) CONSUMPTION EXPENDITURE</b>									
Food .. .. .	..	..	..	..	..	214	35.34	743	61.78
Tobacco, pan supari and intoxicants .. .. .	..	..	..	..	..	..	3.07	..	3.52
Fuel and light .. .. .	..	..	..	..	..	232	3.03	731	6.25
Housing .. .. .	..	..	..	..	..	239	4.92	732	9.20
Clothing, bedding, etc. .. .. .	..	..	..	..	..	239	14.07	737	18.29
Miscellaneous .. .. .	..	..	..	..	..	..	16.40	..	21.92
Total ..					..	..	76.83	..	120.96
<b>(b) NON-CONSUMPTION EXPENDITURE</b>									
Taxes, interest and litigation .. .. .	..	..	..	..	..	..	1.59	..	2.36
Remittance to dependants .. .. .	..	..	..	..	..	106	19.27	183	11.51
Savings and investment .. .. .	..	..	..	..	..	149	11.11	587	15.76
Debts repaid .. .. .	..	..	..	..	..	84	12.88	345	19.59
Total ..					..	..	44.85	..	49.22





